Access DB# 66380

SEARCH REQUEST FORM

83

Scientific and Technical Information Center

Requester's Full Name: HARISH T. DASS Examiner #: 79274 Date: 5/9/2002
Art Unit: 3628 Phone Number 305-4694 Serial Number: 09/534201
Mail Box and Bldg/Room Location: 5B49 Results Format Preferred (circle): PAPER DISK E-MAIL

If more than one search is submitted, please prioritize searches in order of need.

****

Please provide a detailed statement of the search topic, and describe as specifically as possible the subject matter to be searched. Include the elected species or structures, keywords, synonyms, acronyms, and registry numbers, and combine with the concept or utility of the invention. Define any terms that may have a special meaning. Give examples or relevant citations, authors, etc, if known. Please attach a copy of the cover sheet, pertinent claims, and abstract.

Title of Invention: Reconciling Combinations of Transactions

Inventors (please provide full names): David R. Larsen

Earliest Priority Filing Date: 3/24/2000

**For Sequence Searches Only* Please include all pertinent information (parent, child, divisional, or issued patent numbers) along with the appropriate serial number.*

~~ART 3628~~ class 705/35, 36, 37

method for reconciling a first transaction in a list with a combination of at least two transaction in a second list:

- detecting matches between 2 lists
- combined transaction representing 2 or more transactions
- automatic or automated reconciliation system
- recognize matches between (combined or different) transactions
- first input (list, record, item) parameters compare (match) with second modified input (list, record, item)

05-09-02 P12:37 IN

****

STAFF USE ONLY

Searcher: David Holloway
Searcher Phone #: 308-7794
Searcher Location: CPK2 4C33
Date Searcher Picked Up: 5-15-02
Date Completed: 5-16-02
Searcher Prep & Review Time: 75
Clerical Prep Time:
Online Time: 247

Type of Search

NA Sequence (#)
AA Sequence (#)
Structure (#) 1
Bibliographic ✓
Litigation
Fulltext ✓
Patent Family
Other

Vendors and cost where applicable

STN
Dialog #1075 18/100
Questel/Orbit
Dr.Link
Lexis/Nexis
Sequence Systems ✓
WWW/Internet ✓
Other (specify)

PTO-1590 (8-01)

(1)

```
Set     Items   Description
S1     227250   RECONCIL? OR BALANC?
S2     761420   ACCOUNT? OR LEDGE? OR BOOKKEEP? OR BOOKEEP? OR BOOK()KEEP?
S3     884326   TRANSACTION? OR REGISTER? OR RECORD? OR ENTRY OR ENTRIES OR
             LIST? ? OR RECORD? OR ITEM? OR LINEITEM?
S4      94486   S3(5N) (MULTIPL? OR MANY OR TWO OR 2 OR SECOND OR PAIR? OR
           2ND OR DIFFERENT? OR HETEROGEN? OR VARIOUS OR VARY? OR SEVERA-
           L? OR PLURAL? OR COMBIN?)
S5    2786493   FIND? OR LOCAT? OR IDENTIF? OR RECOGNI? OR DETERMIN?
S6    2078720   MATCH? OR COMPAR? OR CHECK? OR VERIF?
S7        184   S1 AND S4 AND S5 AND S6
S8       1092   S1(S)S4
S9        106   S8 AND S5 AND S6
S10        38   S7 AND (AUTOMATE? OR COMPUTERI? OR CYBER OR DIGITAL? OR EL-
           ECTRONIC? OR APPLICATION? OR SOFTWARE?)
S11        12   S9 AND S2
S12        43   S10 OR S11
S13        41   RD (unique items)
S14        40   S13 NOT PY>2000
S15        39   S14 NOT PD>20000324
File  77:Conference Papers Index 1973-2002/Mar
         (c) 2002 Cambridge Sci Abs
File  35:Dissertation Abs Online 1861-2002/Apr
         (c) 2002 ProQuest Info&Learning
File 583:Gale Group Globalbase(TM) 1986-2002/May 14
         (c) 2002 The Gale Group
File   2:INSPEC 1969-2002/May W2
         (c) 2002 Institution of Electrical Engineers
File  65:Inside Conferences 1993-2002/May W2
         (c) 2002 BLDSC all rts. reserv.
File 233:Internet & Personal Comp. Abs. 1981-2002/May
         (c) 2002 Info. Today Inc.
File  99:Wilson Appl. Sci & Tech Abs 1983-2002/Apr
         (c) 2002 The HW Wilson Co.
File 474:New York Times Abs 1969-2002/May 14
         (c) 2002 The New York Times
File 475:Wall Street Journal Abs 1973-2002/May 14
         (c) 2002 The New York Times
File 139:EconLit 1969-2002/May
         (c) 2002 American Economic Association
```

01769030 ORDER NO: AADAA-I9989407

Scheduling data intensive parallel processing in distributed and networked environments

Author: Ko, Kwangil
Degree: Ph.D.
Year: 2000
Corporate Source/Institution: State University of New York at Stony Brook (0771)
Adviser: Thomas G. Robertazzi
Source: VOLUME 61/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 4885. 188 PAGES
Descriptors: ENGINEERING, **ELECTRONICS** AND ELECTRICAL ; COMPUTER SCIENCE
Descriptor Codes: 0544; 0984
ISBN: 0-599-96471-5

Optimal divisible load scheduling in network environments is examined. A unique optimality proof for parallel processor load scheduling is presented. Means of **finding** the optimal schedule are also described. Other topics in this thesis include means of improving parallel processor speedup through efficient scheduling, a **comparison** of optimal scheduling to simple equal division scheduling and scheduling in a multi-job environment. Finally, expressions for expected record search times in a parallel database doing file search are developed.

Staggered load scheduling means that a load is well scheduled so as to minimize communication delay. In Chap. 2, staggered load scheduling strategy is **compared** with arbitrary scheduling strategies. The word arbitrary is used in the sense that a M/G/1 queue has a general solution. Any scheduling policy may be substituted for an arbitrary scheduling. It is concluded that staggered load scheduling is an optimal scheduling policy. In addition, means of **finding** optimal solutions are also presented.

In Chap. 3, it is pointed out that parallel processor speedup may be limited due to communication delay. Although the number of processors may be increased, speedup eventually becomes saturated. This speedup limitation is a function of the communication link speed. In this chapter, various mechanisms that improve speedup are discussed. Multi-installment scheduling with no additional hardware cost and multi-channel scheduling with a low **software** cost as strategies for speedup improvement is proposed.

In Chap 4, a <italic>L</italic>-level <italic>K</italic>-ary tree network is considered. In the <italic>L</italic>-level <italic>K</italic>-ary tree network, optimal scheduling is **compared** to simple equal division scheduling. A closed form of finish time is also presented. The procedure used to obtain the finish time for the <italic>L</italic>-level <italic>K</italic>-ary tree network can be applied to a general tree network.

A critical aspect of distributed systems for multiple users is load sharing. Load sharing **balances** loads over nodes in a distributed system, even tough loads arrive randomly. In Chap. 5, it is pointed out that distributed systems can be utilized for file sharing, multiple users access and parallel processing. This improves the overall performance of a distributed system. Another significant aspect of a distributed system is parallel processing which improves speedup. In this chapter, optimal load sharing in a multiple job environment is examined.

In Chap. 6, elegant expressions for the expected time to **find** both single and **multiple records** are found. A linear daisy chain architecture and a single level tree network architecture are investigated. For the single tree network both single installment and multi-installment load distribution is considered. The techniques described here can be used to model and solve for record search time on other architectures. This work is significant for demonstrating the power of divisible load scheduling theory for predicting search times.

15/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01735529 ORDER NO: AADAA-I9947789
Application **of a** balanced **attribute satiation model to predict consumer utility for** multiple item **meal bundles in restaurants**
Author: Barth, Joachim Erich
Degree: Ph.D.
Year: 2000
Corporate Source/Institution: Cornell University (0058)
Adviser: Leo Renaghan
Source: VOLUME 61/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1078. 330 PAGES
Descriptors: BUSINESS ADMINISTRATION, MARKETING
Descriptor Codes: 0338

A bundle is a subset of items drawn from a product line and offered for sale for a single price. Many industries engage in bundling in order to improve profits and market share. In capacity-constrained services, bundling can be used to accomplish the same things as yield management tools. Restaurant managers bundle menu **items** into **multiple - item** meal offers in order to increase capacity utilization and average **check** , decrease marginal costs, avoid direct price **comparisons** with competitors, and market new menu items. Consumers **find** multi-item meal offers attractive due to price savings, simpler decision making and value.

It has long been **recognized** that the consumer's utility for a bundle can be more than, equal to, or less than the sum of the individual item utilities. In the case of multi- **item** restaurant meals, some **combinations** of **items** may enhance the meal, while others may detract from it. Similarly, the number of items and amount of food may be too much, too little or just right. In order to bundle effectively, restaurant managers need a way to predict the consumer's utility for **different combinations** of menu **items** .

The **Balance** model (Farquhar and Rao 1976) and Attribute Satiation model (McAlister 1979) were **identified** as candidates to solve the restaurant manager's utility prediction problem. In addition, a hybrid “ **Balanced** Attribute Satiation” model was formulated. An empirical study involving 63 **combinations** of **items** drawn from a simple restaurant menu of 12 food items (sandwiches, side orders and desserts) was administered to 225 subjects. Contrary to prior research results, it was found that the Attribute Satiation model did not predict utility better than the **Balance** model. Consistent with prior work, all three sophisticated models predicted better than the simple additive model of subset utility. The hybrid “ **Balanced** Attribute Satiation” model had better model fit and prediction ability than the other competing models,

It was concluded that restaurant managers should use the **Balanced** Attribute Satiation Model to predict consumer utility for bundled meal offers they may consider.

15/5/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01641382 ORDER NO: AAD98-31530
BEHAVIORAL DECISION MAKING AND THE LEVELS OF CHANGE: AN APPLICATION **OF THE TRANSTHEORETICAL MODEL TO PRENATAL SMOKING IN LOW-INCOME WOMEN (PREGNANCY, ADDICTION)**
Author: GROFF, JANET YVONNE
Degree: PH.D.
Year: 1997
Corporate Source/Institution: THE UNIV. OF TEXAS H.S.C. AT HOUSTON SCH. OF PUBLIC HEALTH (0219)
Supervisor: PATRICIA DOLAN MULLEN
Source: VOLUME 59/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1834. 180 PAGES

Descriptors: PSYCHOLOGY, BEHAVIORAL ; WOMEN'S STUDIES ; HEALTH SCIENCES, OBSTETRICS AND GYNECOLOGY ; HEALTH SCIENCES, PUBLIC HEALTH
Descriptor Codes: 0384; 0453; 0380; 0573

Despite continued research and public health efforts to reduce smoking during pregnancy, prenatal cessation rates in the United States have decreased and the incidence of low birth weight has increased from 1985 to 1991. Lower socioeconomic status women who are at increased risk for poor pregnancy outcomes may be resistant to current intervention efforts during pregnancy. The purpose of this dissertation was to investigate the **determinants** of continued smoking and quitting among low-income pregnant women.

Using data from cross-sectional surveys of 323 low-income pregnant smokers, the first study developed and tested measures of the pros and cons of smoking during pregnancy. The original decisional **balance** measure for smoking was **compared** with a new measure that added items thought to be more salient to the target population. Confirmatory factor analysis using structural equation modeling showed neither the original nor new measure fit the data adequately. Using behavioral science theory, content from interviews with the population, and statistical evidence, **two** 7- **item** scales representing the pros and cons were developed from a portion (n = 215) of the sample and successfully cross-validated on the remainder of the sample (n = 108). Logistic regression found only pros were significantly associated with continued smoking. In a discriminant function analysis, stage of change was significantly associated with pros and cons of smoking.

The second study examined the structural relationships between psychosocial constructs representing some of the levels of and the pros and cons of smoking. The cross-sectional design mandates that statements made regarding prediction do not prove causation or directionality from the data or methods analysis. Structural equation modeling found the following: more stressors and family criticism were significantly more predictive of negative affect than social support; a bi-directional relationship was found between negative affect and current nicotine addiction; and negative affect, addiction, stressors, and family criticism were significant predictors of pros of smoking.

The **findings** imply reversing the trend of decreasing smoking cessation during pregnancy may require supplementing current interventions for this population of pregnant smokers with programs addressing nicotine addiction, negative affect, and other psychosocial factors such as family functioning and stressors.

15/5/4 (Item 4 from file: 35)

01600562 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
DYNAMIC STEREOMETRY OF THE TEMPOROMANDIBULAR JOINT FROM 3D IMAGING AND TRACKING DATA (THREE-DIMENSIONAL)
Author: KREBS, MARTIN
Degree: DR.SC.TECH
Year: 1997
Corporate Source/Institution: EIDGENOESSISCHE TECHNISCHE HOCHSCHULE ZUERICH (SWITZERLAND) (0663)
Source: VOLUME 58/04-C OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1329.
Descriptors: ENGINEERING, BIOMEDICAL ; COMPUTER SCIENCE ; HEALTH SCIENCES, DENTISTRY
Descriptor Codes: 0541; 0984; 0567

In the past, the kinematics of the temporomandibular joint (TMJ) has been studied extensively by means of jaw tracking devices, fluoroscopy or magnetic resonance (MR) imaging. In case of an abnormal condylar path it can be very difficult to diagnose whether this is caused by impaired articulating surfaces or, for instance, by irregular movements caused by the disc. Moreover, a single condylar point does not allow to deduce the spatial movement of the whole condyle. Thus, a method was developed that **combines** static MR tomograms and **recorded** data from motions with six

degrees of freedom in order to obtain a three-dimensional and dynamic description of the articulating bony surfaces of condyle and fossa. MR images were used to reconstruct three-dimensionally the osseous joint components. Mandibular movements were recorded with an opto- **electronic** tracking device consisting of three one-dimensional cameras. These **determine** the spatial position of six light emitting diodes (LEDs) fixed at the vertices of two triangular target frames rigidly connected to the maxillary and mandibular teeth. The actual joint motion then corresponds to the movement of the lower target frame relative to the upper one. The combination of structural and movement data was achieved by means of a reference device that could be localized in MR tomograms as well as with the motion tracking system, The osseous joint components were visualized on a graphics workstation and the condyle was animated in real-time. In order to investigate the relative movement of condyle and fossa, the distance between the articulating bony surfaces was measured for all condylar points and all steps of the motion. It was then visualized by appropriate shading of the condyle with pseudo colors from a lookup table. A mechanical joint simulator was used to estimate the accuracy of the TMJ animation and to assess the clinical relevance of the method. This allowed to **compare** the reconstructed condylar position and angulation with its true **location** calculated from the known geometry of the simulator. In two studies, the joint kinematics during physiological and functional movements was analyzed and joint loading during mastication was estimated qualitatively. For masticatory movements, significant differences were found between the opening and closing phase and between the working and **balancing** side. Some possible extensions of the method, such as the online animation, the simultaneous animation of both joints as well as the animation of a finger joint, were realized in a straight-forward way.

15/5/5 (Item 5 from file: 35)

01529438 ORDER NO: AAD97-03524

EFFICIENT ALGORITHMS AND DATA STRUCTURES FOR VLSI CAD

Author: CHO, SEONGHUN
Degree: PH.D.
Year: 1996
Corporate Source/Institution: UNIVERSITY OF FLORIDA (0070)
Chairman: SARTAJ SAHNI

Source: VOLUME 57/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 5744. 143 PAGES
Descriptors: COMPUTER SCIENCE ; ENGINEERING, **ELECTRONICS** AND ELECTRICAL
Descriptor Codes: 0984; 0544

In this dissertation, we develop efficient algorithms and data structures for problems that arise in **electronic** computer aided design (ECAD).

We consider the problem of joining a row of compacted cells so as to minimize the area occupied by the cells and the interconnects. The cell joining process includes cell stretching and river routing. We propose several heuristics to join a row of cells in such a way that area is minimized. The proposed heuristics are **compared** experimentally with the previously proposed heuristic.

We develop a new class of weight **balanced** binary search trees called β- **balanced** binary search trees (β-BBSTs). β-BBSTs are designed to have reduced internal path length. As a result, they are expected to exhibit good search time characteristics. Individual search, insert, and delete operations in an n node β-BBST take O(log n) time for 0 $< \beta \le \sqrt{2-1}.$ Experimental results **comparing** the performance of β-BBSTs, WB(α) trees, AVL-trees, red/black trees, treaps, **deterministic** skip **lists** and skip **lists** are presented. **Two** simplified versions of β-BBSTs are also developed.

We propose the weight biased leftist tree as an alternative to traditional leftist trees for the representation of mergeable priority queues. A modified version of skip lists that uses fixed size nodes is also

proposed. Experimental results show our modified skip list structure is faster than the original skip list structure for the representation of dictionaries. Experimental results **comparing** weight biased leftist trees and competing priority queue structures as well as experimental results for double ended priority queues are presented.

15/5/6 (Item 6 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01363709 ORDER NO: AADNN-85493
THREE ESSAYS IN REAL ESTATE ECONOMICS (BROKERAGE, HOUSING INVESTMENT)
Author: FU, YUMING
Degree: PH.D.
Year: 1993
Corporate Source/Institution: THE UNIVERSITY OF BRITISH COLUMBIA (CANADA) (2500)
Adviser: ROBERT W. HELSLEY
Source: VOLUME 55/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 653. 110 PAGES
Descriptors: ECONOMICS, GENERAL; ECONOMICS, FINANCE
Descriptor Codes: 0501; 0508
ISBN: 0-315-85493-6

This dissertation consist of three separate essays. The first two essays focus on real estate brokage; one studies the conditions for efficient employment in the real estate brokerage industry under fixed commission rates and the other examines the role of real estate agents in buyer-seller bargaining. The third essay presents an integrated analysis of housing investment and consumption choices that takes into **account** both the uncertainty in investment returns and liquidity constraints.

Essay one presents a model of real estate trading with brokerage that integrates sequential search, **two** -sided **matching** , and the competitive **entry** and effort choice of real estate agents. The equilibrium employment pattern of the model helps to explain the observation that the number of agents is more sensitive to the expected transaction price than the transaction volume. The condition for efficient employment requires the commission to be proportional to the opportunity cost of search time and the expected trading gain, with the proportion **determined** by the productivity of brokerage employment. Efficient employment also requires regulating the entry so as to achieve the productivity **balance** between the number of agents and individual effort.

Essay two examines asymmetric information and bargaining within the model of real estate trading developed in essay one. The equilibrium outcomes of bargaining with and without information asymmetry are characterized with the help of mechanism design methodology, and the associated welfare levels are **compared** . The analysis is applied to evaluating the role of real estate agents in the bargaining. Agents seek compromises between the buyer and seller by providing credible information to both parties. Such a role is welfare improving when the scale economy of brokerage with respect to the stock of buyers and sellers is not strong and brokerage employment is sufficient.

In essay three, Pratt's certainty-equivalent approximation is applied to the Henderson-Ioamides (1983) housing tenure choice model. The key trade-offs for housing investment and consumption choices induce by the uncertainty and liquidity constraints are clearly illustrated and the implications for tenure choice examined against the existing empirical evidence.

15/5/7 (Item 7 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01237303 ORDER NO: AAD92-25859
PARALLEL SIMULATION METHODOLOGIES FOR REAL-TIME AND DETERMINISTIC **SYSTEMS (TASK ALLOCATION)**

Author: WELLS, BUREN EARL, JR.
Degree: PH.D.
Year: 1992
Corporate Source/Institution: THE UNIVERSITY OF ALABAMA (0004)
Chairperson: CHESTER C. CARROLL
Source: VOLUME 53/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1998. 181 PAGES
Descriptors: ENGINEERING, **ELECTRONICS** AND ELECTRICAL; COMPUTER SCIENCE
Descriptor Codes: 0544; 0984

The performance of large-scale real-world simulations may be enhanced by more efficient utilization of today's powerful parallel computing hardware. This dissertation concentrates upon the development of new MIMD methodologies to achieve this goal for a wide range of real-time and **deterministic** dynamic systems. Major contributions include the creation and implementation of two static task allocation procedures to perform automatic assignment and scheduling of the executable tasks to the available set of processing elements (assuming synchronous non-buffered type communication within a computer architecture that possesses an arbitrary static message-passing type topology). The first method, SNBC/SA, **combines list** -based heuristics with the process of simulated annealing, and the second method, SNBC/HS, undertakes the task of **balancing** computational load with communication requirements by relying upon list-based heuristics and graph-theoretical procedures. Alignment Functions, newly created mathematical entities from the theory of partially-ordered sets, are applied in a novel fashion to **determine** the parallelism present in simulation structures. This allows the allocation methodologies to be **compared** with one another in a Monte Carlo manner by applying them to random structures which are viewed as representing systems whose simulations span a wide range of inherent concurrency. Many aspects of model simplification, and task generation are also introduced, with a special emphasis being placed on the creation of new techniques for task graph reduction. These methodologies are applied to the simulation of a U.S. Space Shuttle Main Rocket Engine, with many of the resulting concurrent configurations being implemented on a multi-node INMOS Transputer-based architecture.

15/5/8 (Item 8 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01173517 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
COMPUTER MODELING OF INTRACELLULAR IONIC CALCIUM TRANSIENTS IN ISOLATED VENTRICULAR MYOCYTES DURING CONTRACTION AND RELAXATION (CALCIUM ION, MYOCYTES)
Author: NAZERAN-ESFAHANI, HOMAYOUN
Degree: PH.D.
Year: 1991
Corporate Source/Institution: THE UNIVERSITY OF TEXAS HEALTH SCIENCE CENTER AT DALLAS (0761)
Supervisor: HERBERT K. HAGLER
Source: VOLUME 52/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2165.
Descriptors: ENGINEERING, BIOMEDICAL
Descriptor Codes: 0541

A computer model was developed to characterize the rapid cytosolic free calcium ion changes in adult rat ventricular myocytes during activation of contraction and relaxation based on simplified kinetics of calcium dependent ATP-ase pumps, Na$\sp+$/Ca$\sp{+2}$ exchanger, the process of Calcium-Induced Calcium Release, and the relative roles of the involved subcellular **compartments** .

Investigations were conducted in normal adult rat ventricular myocytes using dynamic microspectrofluorometric and **digital** image processing methods in association with the newly synthesized fluorescent calcium indicator, fura- **2** , to **record** , display, and analyze calcium transients elicited by electrical field stimulation of single isolated

"calcium-tolerant" myocytes at different beating rates (30, 60, and 120 bpm).

A quasi-Newton minimization (the Broyden, Fletcher, Goldfarb, Shanno) algorithm was used in an interactive program written (in ASYST) to optimally fit sum of two or three exponentials to the acquired data. The goodness of curve fit was measured using regression analysis of variance.

Mass **balance** equations and Laplace transform **identification** method in **compartmental** analysis were used to **identify** different rate constants of the involved Ca$\sp{+2}$ pumps and Na$\sp+$/Ca$\sp{+2}$ exchanger in shaping the time course of the observed cytosolic free calcium ion concentration in isolated myocytes during activation of contraction and relaxation.

The model was used to describe changes in the time course of intracellular calcium transients recorded from stimulated myocytes under the influence of norepinephrine and caffeine in terms of mathematical relationships between recorded data and model parameters.

The proposed integrated model demonstrates that the Na$\sp+$/Ca$\sp{+2}$ exchanger is the dominant Ca$\sp{+2}$ extrusion mechanism that contributes to the beat-to-beat relaxation of the beating cell. This model is compatible with the view that sarcolemmal Ca$\sp{+2}$ pump is the fine-tuner of (Ca$\sp{+2}$) $\sb{\rm i}$ and is responsible for maintaining the concentration of this ion at the low nanomolar resting levels. It is also shown that the SR which contributes most of the rise in coupling Ca$\sp{+2}$, is the main Ca$\sp{+2}$ pumping mechanism for uptaking the released Ca$\sp{+2}$.

In conclusion, the proposed model explains that the time course of (Ca$\sp{+2}$) $\sb{\rm i}$ transients is shaped by the **balance** between a number of Ca$\sp{+2}$ transporting systems which are interrelated by a variety of mechanisms. The dynamic interaction between these mechanisms seems to provide the basic means by which the cardiac contractile activity adapts to changing demands placed on the myocytes.

15/5/9 (Item 9 from file: 35)

01119316 ORDER NO: AADDX-89589

DESIGN AND APPLICATION **OF THE RPA II**

Author: O'GORMAN, RUSSELL JOHN

Degree: PH.D.
Year: 1989
Corporate Source/Institution: UNIVERSITY OF SOUTHAMPTON (UNITED KINGDOM) (5036)
Source: VOLUME 51/04-B OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1926. 288 PAGES
Descriptors: COMPUTER SCIENCE
Descriptor Codes: 0984

Available from UMI in association with The British Library.

In this thesis a highly parallel SIMD machine, the original RPA, is evaluated for numerical processing **applications** . The results of this evaluation highlighted several deficiencies in this architecture. The most important of these were the programmability aspects, input/output performance, floating-point performance and the fact that the system architecture was not **balanced** with respect to performance. The experience gained in the original RPA project as well an investigation of hardware and **software** models was used to develop the RPA II architecture. In this architecture all the deficiencies **identified** in the original RPA architecture have been corrected. The RPA II architecture is based on an 8 bit wide Processing Element (PE) and supports inter-PE packet switching and a novel inactivity control mechanism. The architecture of the individual processing element also supports several concurrent operations. This is achieved through the provision of a communication co-processor in addition to the normal arithmetic processor. Another feature of the RPA II architecture is the support for floating point operations through a 32 bit normalization shift **register** and hardware **multiplication** circuitry. **Two** patent **applications** , one for the inter-PE communications scheme and

the other for the inactivity control mechanism, are also described. The **application** of the RPA II architecture to a less regular problem is then described. This **application** is a parallel implementation of the production system language, OPS 5. The estimated performance of OPS 5 is extremely encouraging and **compares** favourably with special purpose architectures of a similar complexity.

15/5/10 (Item 10 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

0976241 ORDER NO: AAD88-00195
MODELING SLUG GROWTH IN PIPELINES (ALASKA)
Author: SCOTT, STUART LINDSEY
Degree: PH.D
Year: 1987
Corporate Source/Institution: THE UNIVERSITY OF TULSA (0236)
Source: VOLUME 48/10-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3097. 126 PAGES
Descriptors: ENGINEERING, PETROLEUM
Descriptor Codes: 0765

A constant slug length is a basic assumption in current models for fully developed slug flow. Experimental studies recently performed in large diameter flowlines in the Prudhoe Bay Field of Alaska reveal the occurrence of slug growth. These data form the basis for developing a mechanistic model to account for slug growth phenomena.

Two distinct types of slug growth are observed. In large diameter pipes, the wavy entry region can extend for great distances. Over this wavy **entry** region slug formation occurs at **various locations** . This results in a wavy region, often of substantial length, being trapped between successive slugs. The overriding of this wavy region by the slug produces rapid slug growth, termed developing growth. Once the wave region has been consumed by the following slug a second type of slug growth dominates, called long term slug growth. This growth is controlled by two mechanisms: dissipation and coalescence of slugs, and gas expansion caused by decreasing pressure and mass transfer from the liquid to the gas.

Developing slug growth is modeled by **application** of the integral mass and momentum **balances** over the liquid slug body coupled with a slug formation mechanism. This mechanism is based on the exit of a slug from the flowline outlet triggering slug formation while maintaining a preset pressure drop in the flowline. A modified long term growth model is presented utilizing the Black-Oil model to describe the phase behavior of the fluids. The prediction of the proposed model is shown to **compare** favorably with the available slug growth data taken at Prudhoe Bay and at the British Hydromechanics Research Association (BHRA).

15/5/11 (Item 11 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

0958022 ORDER NO: AAD87-13276
THE EFFECTS OF INTERIOR PIGMENT COLOR ON SCHOOL TASK PERFORMANCE MEDIATED BY AROUSAL
Author: FEHRMAN, KENNETH R.
Degree: ED.D.
Year: 1986
Corporate Source/Institution: UNIVERSITY OF SAN FRANCISCO (6019)
Source: VOLUME 48/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 819. 110 PAGES
Descriptors: EDUCATION, CURRICULUM AND INSTRUCTION; PSYCHOLOGY, PSYCHOBIOLOGY
Descriptor Codes: 0727; 0349

Statement of the Problem. This study investigated the effect of interior pigment color on task performance and arousal (a combination of

GSR and pulse scores) to **determine** optimum color use for the interiors of educational facilities, residential, and commercial environments. It was anticipated that a better understanding of the effects of color on human beings could prove an effective means toward improving the ability to perform tasks with greater accuracy and lessened stress in human-engineered interior environments.

Procedures and Methods. Pigment color was selected for this study because of its practical **applications** in interior environments. The distinguishing feature of this study was the precise control of the colors used. Red, yellow, and blue were selected and were precisely controlled for saturation and brightness by using the combined technologies of spectrographical analysis and computer technology. Forty-two (42) male and female subjects were randomly selected to participate following color-blind pre-testing and a pilot study. Subjects were alternately placed in specially constructed environments colored with the controlled pigment colors red, yellow, blue in the presence of natural daylight to eliminate the variable of illumination fatigue, where they performed mathematics, reading, and motor activity tasks while being monitored for GSR and pulse rate. Physiological measures were collected and **recorded** by GSR- **2** skin resistance monitors and the Compucalc GS-2 interfaced by analog circuitry to a TRS-80 computer. Performance was expressed as a combination of reading, mathematics, and motor activity.

Results. Based on previous studies, it was predicted that red would cause more arousal or "excitement" than blue, and that there would be a difference in performance across the three colors. Unlike previous studies, this study precisely controlled the color and lighting conditions. It was found that pigment colors of equal saturation and brightness resulted in **comparable** arousal and task performance scores, therefore dispelling the belief than red is more arousing than blue.

Conclusions. Lack of control in color value and lighting conditions has been criticized as invalidating previous color studies (Mehrabian, 1974). In this study where controlled color and light were used, the results indicate that red does not cause greater arousal than blue as previously thought. This study indicates that colors of equal value produce **comparable** arousal and performance results, therefore indicating that the color **balance** of an environment is of greater significance than a specific hue.

15/5/12 (Item 12 from file: 35)

898984 ORDER NO: AAD85-24168
SOCIAL INFLUENCE PATTERNS IN SAME-GENDER AND MIXED-GENDER DYADIC INTERACTION (WOMEN, SEX DIFFERENCES, COMMUNICATION, POWER)
Author: KLEIN, NANCI CAROL
Degree: PH.D.
Year: 1985
Corporate Source/Institution: THE UNIVERSITY OF UTAH (0240)
Source: VOLUME 46/09-B OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 3221. 111 PAGES
Descriptors: PSYCHOLOGY, CLINICAL
Descriptor Codes: 0622

The recent reiteration and emphasis on a contextual and dynamic view of interaction have stimulated renewed interest in developing experimental paradigms which take into **account** contextual variables and the mutuality of interaction processes. Of particular interest with respect to interaction context has been the conceptualization of gender as a contextual variable. In the present study, a path analysis model was used to investigate the relative contributions of three variables to social influence patterns in unacquainted dyads: (1) the contextual variable of dyad gender composition (female-female, male-male, and female-male), (2) the gender-role attitude variable of Attitude toward Women (AWS) score, and (3) the contextual variable of expectation for relationship continuity. Female (n = 72) and Male (n = 72) undergraduate psychology students,

randomly paired and assigned to 1 of 12 experimental conditions, completed an unrevealed differences task requiring the rank-ordering of **items** representing divergent opinions on solving **several** current social problems. Social influence patterns were measured in terms of both interaction process and task outcome. Interaction process were measured using an adaptation of Coles' Influence/Responsivity Coding System, which yielded individual partner scores of influence effort and responsivity effort and dyad scores of influence **balance** and responsivity **balance** . Outcome was measured in terms of influence scores derived from the product of the negotiation task. Analyses of variance results revealed that female influence effort varied depending upon both the gender of the partner and the expectation for relationship continuity. Path analyses results yielded distinct social influence patterns for each dyad gender composition condition. The **findings** appear to support past stereotypes of female and male behavior but only in the same-gender dyad composition conditions. The **findings** do not support past stereotypes of male dominance and female submissiveness in female-male interaction. Rather, reciprocity of influence and responsivity and behavioral flexibility appear to be the norms for the developing female-male relationship.

Results are discussed in terms of the differential socialization of females and males and in terms of their contribution to theories of developing relationships. Furthermore, **comparisons** are drawn between influence and responsivity patterns in acquainting couples and such behavior in married couples.

15/5/13 (Item 13 from file: 35)

890234 ORDER NO: AAD85-17569
A COMPARISON **OF MULTI-KEY FILE STRUCTURES AND ASSOCIATIVE RETRIEVAL ALGORITHMS FOR DATABASE** APPLICATIONS
Author: BECKLEY, DENNIS ALBERT
Degree: PH.D.
Year: 1985
Corporate Source/Institution: ILLINOIS INSTITUTE OF TECHNOLOGY (0091)
Source: VOLUME 46/06-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1978. 181 PAGES
Descriptors: COMPUTER SCIENCE
Descriptor Codes: 0984

The advent of many **applications** requiring associative retrieval poses serious problems for a database designer trying to choose an appropriate multikey file structure for the multikey retrieval algorithms. This thesis attempts to supply the database designers with experimental observations for some of the best-known multikey structures: inverted lists, quad-trees, and K-d trees. A methodology for file structure **comparison** with experimentation is also provided.

A series of experiments **compare** the retrieval performance of these structures with each other as well as with flat files for five query classes: exact **match** , partial **match** , range search, nearest neighbor, and best **match** . Algorithms for all of these query classes are given for each file structure; when not available in the literature, they were created. The experiments were run on a large commercial IBM mainframe using a database of half a million characters, the Michael Reese Hospital Stroke Registry.

The strategy for the file structure **comparison** requires query class usage statistics and relative metric weights from the data base designer. For this experiment the metrics assumed were performance as measured by wall clock time and cost as measured by the CPU time and I/O counts. An analysis of variance rejected the null hypotheses for each metric and query class that stated file structures do not affect performance. To **find** the most appropriate file structure, the Student-Newman-Keuls (SNK) test was run to rank file structures into groups with significant differences. SNK group means and group normalized factors were then computed. A weighted sum of products was computed across each

query class and finally a weighted sum of products across each metric was computed to get an overall ranking.

The conclusions document the Michael Reese case study. Indeed no file structure dominated all metrics for all query classes, thus there was no optimal file structure. Assuming query usage and metric weights relevant for this **application** , the overall ranking from best to worst was unbalanced K-d tree, quad-tree, **balanced** K-d tree, **two** implementations of the inverted **list** , and finally the flat file.

15/5/14 (Item 14 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

826051 ORDER NO: AAD83-26636
THE IDENTIFICATION **OF THE CONCEPTS, PRINCIPLES AND SKILLS FOR THE OPTIMUM OPERATION OF A COLOR SCANNER**
Author: MOLLA, RAFIQUL KARIM
Degree: ED.D.
Year: 1983
Corporate Source/Institution: WEST VIRGINIA UNIVERSITY (0256)
Source: VOLUME 44/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1964. 383 PAGES
Descriptors: MASS COMMUNICATIONS
Descriptor Codes: 0708

The problem of the study was to **identify** the concepts, principles and skills for the optimum operation of a color scanner.

An opinionnaire was developed for **pair comparisons** using 6 **lists** of concepts, principles and skills for scanner operation. The surveyed populations were 269 scanner operators from 81 printing plants, 11 experts, and 14 scanner-operator trainers. Data were analyzed and tabulated in linear scales showing relative position and importance of each concept, principle and skill. The demographic information obtained from the scanner operators were also analyzed to obtain the profile of a scanner operator. The concepts, principles and skills were rank ordered on the basis of average scale values as follows: (1) Gray **Balance** , concept, color reproduction; (2) Tone Reproduction, concept, color reproduction; (3) Gradation, concept, scanner operation; (4) Contrast, concept, color reproduction; (5) Classifying Originals, skill; (6) Gray **Balancing** , skill; (7) Picture Calibration, skill, (8) Specified gradation, skill; (9) Aperture Selection & Focusing of Lens, skill; (10) Film Linearization, skill; (11) Color Analyzing, skill; (12) Color Correction, concept, color reproduction; (13) Color Modification, skill; (14) Halftones, concept, color reproduction; (15) Film Linearization, concept, scanner operation; (16) **Electronic** Color Correction, concept, scanner operation; (17) Adjusting Reproduction Size, skill; (18) Picture Adjustment, skill; (19) Basic Gradation, skill; (20) Density, concept, light and color; (21) Generation of Black Printer, concept, scanner operation; (22) Film Processing, skill; (23) White Adjustment, skill; (24) Color **Identification** , concept, light and color; (25) Mounting Originals, skill; (26) Color Viewing, concept, light and color; (27) Color, concept, light and color; (28) Color Mixing, concept, light and color; (29) Unsharp Masking, concept, color reproduction; (30) Selective Color Correction, concept, scanner operation; (31) **Electronic** Dot Generation, concept, scanner operation; (32) Color Correction, skill; (33) Unsharp Masking, concept, scanner operation; (34) Detail Contrast, skill; (35) Light Modifier, concept, light and color; (36) Color Temperature, concept, light and color; (37) Under Color Removal, skill; (38) Picture Cropping, skill; (39) Under Color Removal, concept, color reproduction.

Eleven groupings were obtained from the items based on functional identity and listed in the order of instructional sequence.

15/5/15 (Item 15 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

782124 ORDER NO: AAD82-15003
THE APPLICATION OF MASTERY PRINCIPLES IN AN INSTRUCTIONAL DESIGN FOR EFFECTIVE LEARNING IN GENERAL COLLEGE CHEMISTRY
Author: HALLADA, MARIAN EDITH CHU
Degree: PH.D.
Year: 1982
Corporate Source/Institution: THE UNIVERSITY OF MICHIGAN (0127)
Source: VOLUME 43/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 351. 166 PAGES
Descriptors: EDUCATION, CURRICULUM AND INSTRUCTION
Descriptor Codes: 0727

This study examined two major areas: (1) the **identification** of those students usually considered underprepared for university level Chemistry, and (2) the development and implementation of a mastery principle based instructional design in General College Chemistry for these students.

A field experimental research design was used for 50 students in a Treatment Group, **identified** by their relatively low cognitive pre-measures, and 300 students in a **Comparison** Group, who were a part of a 1,200 member traditional class. An instructional design was developed for the Treatment Group, and the progress of students from both groups was followed during their first term in General College Chemistry.

The two groups were significantly **different** on cognitive **entry** level, measured by the Mathematics Scholastic Aptitude Test and by Mathematics and Chemistry Placement Tests. However, both groups had similar affective traits of high internal control (Rotter Test) and **balanced** learning styles (Kolb Inventory). Both groups had academic goals requiring a knowledge of chemistry but had different compositions: the Treatment Group had older students and relatively more females and minority students.

The Treatment Group instructional design featured strategies to correct for learner deficiencies while following a standard syllabus. These strategies focused on the alterable variables: time on task, increased feedback and interaction, and increased opportunities for individualization. Educational outcomes were measured in terms of achievement and course satisfaction. The two groups showed a beginning significant academic difference, but at term's end, both had completed the same syllabus, and had both achieved the same 83% level of satisfactory grades. Student achievement for the Treatment Group was significantly higher than predicted from cognitive premeasures, and both groups showed an overall high degree of student course satisfaction.

The research results indicated that mastery strategies were effective for students who were both low in cognitive level for Chemistry and non-traditional. Because of these results, testing to see if the critical variables are causal is suggested, perhaps with research into the use of mastery strategies adapted to the large lecture groups common to General Chemistry courses.

15/5/16 (Item 16 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

766762 ORDER NO: AAD81-24224
THE EFFECT OF EXCHANGE RATE CHANGES AND LONG-TERM STRUCTURE OF DEBT ON THE TREATMENT OF FOREIGN EXCHANGE IN PROJECT APPRAISAL
Author: JECHOUTEK, KARL GEORG
Degree: PH.D.
Year: 1981
Corporate Source/Institution: THE UNIVERSITY OF WISCONSIN - MILWAUKEE (0263)
Source: VOLUME 42/08-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3672. 160 PAGES
Descriptors: ECONOMICS, GENERAL
Descriptor Codes: 0501

Most Less Developed Countries (LDCs) **find** themselves in a situation of chronic current account deficits because of their relatively inelastic supply of exportables and their high dependence on imported manufactured goods and fuel. The continuing deficits require annual capital inflows of concessionary or commercial nature to bring payments into **balance** . The official exchange rate, therefore, is not a good guide for the valuation of foreign exchange availability. Similarly, the widespread floating of major currencies against each other since 1971 has introduced a further element of uncertainty into the valuation of foreign exchange generated or used by an LDC investment project. In many cases, expenditure obligations and sales receipts are contractually fixed to particular currencies for periods that are longer than those of relative exchange rate stability. In other cases, the choice of supplier or buyer is limited, and costs and benefits of a project are likely to be denominated in a restricted range of currencies.

Traditionally, distortions of foreign exchange valuation have been treated in terms of the difference between domestic and international prices resulting from the imposition of import tariffs and other traded-related changes in the market equilibrium. In this approach, general availability or shortage of foreign exchange is taken into account only indirectly, as it is assumed that consistent **application** of tariff correction methodology for all projects will eventually result in a production pattern that is in accordance with international price relations, and will thus automatically correct for any previous disequilibrium in the foreign exchange market. The main thrust of traditional adjustment of foreign exchange valuation aims at bringing relative prices that are distorted by tariffs, duties and regulations back to hypothetical international free market relationships.

If input and output **items** are denominated in **various** currencies that can be expected to move against each other, this movement not only creates different relative prices between traded and non-traded goods, but also among traded goods themselves. The differential price changes have a direct effect on the absolute values of the traded goods, changing them every time there is floating among the relevant foreign currencies. In addition, there is a second-round indirect effect via the adjustment of the prices of non-traded goods in terms of domestic currency, in order to eliminate the domestic market disequilibrium created by the different price changes and demand reactions. The final result of both effects is a different set of relative values of costs and benefits after each self-contained exogenous currency float, a fact that should be taken into account in project appraisal by forecasting the movement of the major currencies' exchange rates and anticipating the effects of these movements on the project evaluating economy.

The second major analytical tool in the treatment of foreign exchange is the explicit inclusion of the availability of foreign exchange in the form of a "liquidity" indicator. This indicator takes into account the changing levels of indebtedness, total foreign exchange reserves, and other availability constraints facing many LDCs. It **compares** the annual foreign currency requirements for imports and debt service to all possible liquid foreign exchange at a given time. The resulting surplus or shortfall can then be used to calculate an approximate "equilibrium" exchange rate against the numeraire foreign currency, i.e. the necessary hypothetical exchange rate that would lead to a zero **balance** in the **comparison** of foreign exchange requirements and availability in the absence of compensating capital flows.

The case studies illustrating the individual effects of foreign exchange adjustment show that the impact of direct floating effect can be very substantial in a time of frequently varying exchange rates, if the denomination of cost and benefit components of a project is not flexible.

15/5/17 (Item 17 from file: 35)

756532 ORDER NO: AAD81-21615
COMPARISON **OF RECORDS USED IN SMALL BUSINESSES WITH CONTENT OF HIGH**

SCHOOL ACCOUNTING **AND RECORDKEEPING TEXTBOOKS**

Author: PEAL, SUZANNE HEAD
Degree: ED.D.
Year: 1981
Corporate Source/Institution: UNIVERSITY OF KENTUCKY (0102)
Source: VOLUME 42/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1451. 146 PAGES
Descriptors: EDUCATION, BUSINESS
Descriptor Codes: 0688

This study analyzed the degree to which the records maintained in small, independent business firms agreed with records presented in the content of high school **accounting** and recordkeeping textbooks.

The respondents to the survey indicated the specific records used in firms in Lexington, Kentucky, and the job title of the persons preparing the records. These records were placed in rank order based on frequency of use and by preparation source.

The content of four current high school textbooks-- **two accounting** and **two recordkeeping** books--was analyzed to **determine** the amount of coverage allotted to records and/or topics within each book. The number of pages allotted to a record and/or topic in each textbook was counted, and the percentage of space allotted was computed. The records and/or topics for each book were then ranked by percentage of space for **comparison** with results of the survey.

These categories included records which were prepared in a majority of the small business firms: tax related reports (94 percent or more frequency of use); cash and banking records (62 percent or more); financial statements (66 percent or more); payroll records (72 percent or more); end-of-period work (77 percent or more); general **ledger** , general journal, and cash journals (51 percent or more); inventory records (76 percent); and fixed asset records (91 percent).

In a majority of the small business firms outside sources (Certified Public **Accountant** , **accounting** service, or tax lawyer) prepared records included in end-of-period work, financial statements, and the income tax return. Inside sources (owner, **bookkeeper** , secretary, and others) prepared the remaining records in a majority of the firms.

In general, the content of the **accounting** textbooks tended to emphasize preparation of financial statements (**Balance** Sheet and Income Statement), end-of-period work (trial **balance** , worksheet, adjusting entries, and closing entries), **ledgers** (general and special), journals (general and special), and data processing.

In general, the content of the recordkeeping textbooks tended to emphasize preparation of cash records, payroll records, journals (general and cash), inventory records, the **accounts** receivable subsidiary **ledger** , and recordkeeping skills.

Because the content of the recordkeeping textbooks tended to emphasize records through the trial **balance** while the **accounting** textbooks tended to emphasize the complete **accounting** cycle (including worksheets, adjusting entries, closing entries, and financial statements), it appeared that the recordkeeping textbooks did a better job of preparing students for entry-level positions as **bookkeepers** and of preparing potential owners to assist in the recordkeeping of their firms.

No textbook gave adequate coverage to preparation of tax related reports or to all the payroll records.

It is recommended that in areas where the small business firm is prevalent the purpose of the first-year **accounting** course in the high school should be to prepare students for entry-level positions as **bookkeepers** in small firms and to prepare potential owners to assist in the recordkeeping of their firms. Therefore, the content of the first year of **accounting** would include the **accounting** cycle through the trial **balance** with special emphasis on the following categories of records: cash and banking records; payroll records; tax related reports; original journals (cash receipts, cash disbursements, and sales); **ledgers** (general and **accounts** receivable); using purchases invoices to **account** for purchases and **accounts** payable; fixed asset and inventory **records** .

A **second** -year **accounting** course is recommended for college-bound students, students who are interested in additional job preparation, and potential owners of small business firms. The content

would include the complete **accounting** cycle with emphasis on end-of-period work and financial statement preparation. In addition, the content would include basic information about corporations and partnerships, an introduction to **electronic** data processing, and preparation of individual and simple business income tax returns.

15/5/18 (Item 18 from file: 35)

743234 ORDER NO: AAD81-08503
WOMEN OF ENTERPRISE: A STUDY OF SUCCESS AND FAILURE INCIDENTS FROM SELF-EMPLOYED WOMEN USING THE PERSPECTIVES OF BAKAN'S CONSTRUCTS OF AGENCY AND COMMUNION AND ATTRIBUTION THEORY
Author: FLEXMAN, NANCY ANN
Degree: PH.D.
Year: 1980
Corporate Source/Institution: UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN (0090)
Source: VOLUME 41/11-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 4691. 142 PAGES
Descriptors: EDUCATION, VOCATIONAL
Descriptor Codes: 0747

The purpose of this study was to investigate how self-employed women interpret the entrepreneurial experience. More specifically, success and failure incidents described by self-employed women were examined with regard to two types of meanings, agentic and communal, and with regard to the causes to which the incidents were attributed.

Data were collected by personal interviews with 61 self-employed women. Each woman was asked to describe and answer questions about three success incidents and three failure incidents related to her business. Questions about the meanings respondents attached to each incident were based on Bakan's constructs of agency and communion. Answers to these questions were used to compute agency and communion scores for each incident.

For each incident, respondents were also asked to rate each of eleven causes to which the incident might be attributed. Each item could be rated on a four-point scale, as causing the incident "not at all" to "to a great extent." Parallel items were used for meanings and attributions of success and failure incidents. A Career Information Interview Schedule was also used to collect background data on respondents.

Correlational matrices of data from success and failure incidents separately and combined were used to examine the relationships among the meanings and causal attributions. A stepwise multiple regression analysis was used to **determine** the best predictors of the type of incident.

For success incidents, the means of agency and communion scores were found to be approximately equal. For failure incidents, the mean agency score exceeded the communion score by about .5 point. However, both agency and communion scores were substantially higher for success incidents than for failure incidents, making **comparison** more difficult. A tentative interpretation of these **findings** is that agentic and communal meanings are **balanced** for success incidents, whole failure incidents carry heavier agentic meanings. Examination of correlations between individual agency and communion items provided an additional perspective. The **items** interacted **differently** for failure incidents than for success incidents, although some similarities did occur. Overall, correlations between composite agency scores and communion scores were .284 for success incidents and .239 for failure incidents. This **finding** and the **finding** of generally positive correlations between agency and communion items suggests that agency and communion should not be considered dichotomous variables.

Causal attributions obtaining the highest mean scores for success incidents were effort, ability, and information or experience, confidence, and intelligence. Those obtaining the highest mean scores for failure incidents were information or experience, powerful people, and others' help. Lowest mean scores for success incidents were obtained by

attributions to accident, powerful people, and ease of the task; for failure incidents, lowest mean scores were obtained by attributions to religious faith, accident, who you know, and lack of intelligence. Overall, mean attribution scores were about one point lower for failure incidents than for success incidents, making this **comparison** more difficult.

The stepwise multiple regression analysis resulted in an equation which includes five predictor variables: (1) ability, (2) communion, (3) intelligence, (4) religious faith, and (5) confidence. These five predictors **account** for approximately 77% of the variance. Success incidents would be predicted by high scores on the five predictor variables named above, while failure incidents would be predicted by low scores.

Findings of the study suggested that self-employed women tended to attribute causes of success and failure incidents which result in a cycle of "positive expectation." Further, the **findings** suggested that a reinterpretation of entrepreneurship, which considers communal aspects, is in order. The implications for education are discussed.

15/5/19 (Item 19 from file: 35)

695179 ORDER NO: AAD80-22179

A STUDY OF IMPROVISATORY TECHNIQUES OF THE EIGHTEENTH-CENTURY THROUGH THE MOZART CADENZAS

Author: RENDLEMAN, RUTH
Degree: ED.D.
Year: 1979
Corporate Source/Institution: COLUMBIA UNIVERSITY TEACHERS COLLEGE (0055)
Source: VOLUME 41/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1275. 339 PAGES
Descriptors: MUSIC
Descriptor Codes: 0413

The purpose of this project was to establish guidelines for stylistic cadenza writing and improvising to the Mozart concertos, and to make available a listing of cadenzas written for the Mozart concertos. This goal was achieved through two main procedures: an historical survey of relevant accounts and treatises on improvisational performance practice from the period; and an analysis of existing Mozart cadenzas and lead-ins for consistent patterns which could be applied in preparing new cadenzas for these concertos.

In the presentation of historical material, it was important to establish that the cadenzas Mozart left can be employed as models for cadenza improvisation from this period. The thesis set forth in this project is that Mozart developed the form of the cadenza into a unique style of his own which consistently adhered to certain stylistic features which he seemed to have devised.

One major problem became apparent in the research for this project: there is no complete edition available of the Mozart cadenzas. The new Kochel listing of cadenzas, K. 626a, in the seventh edition of the Kochel Verzeichnis, has not yet been published as a collection. It is a project in itself to **find** the surviving Mozart cadenzas in this new listing. The results of this search are listed in a separate appendix which contains a listing of original Mozart cadenzas available, and a listing of cadenzas by other composers to the Mozart concertos.

The second major procedure was to analyze the available Mozart cadenzas. In this process, all material in the cadenzas was found to be from a part of the main body of the concerto. Some cadenzas contained motivic ideas from the concerto which were almost unrecognizable, but the connection created an organic unity between the cadenza and the concerto.

In order to discover overall patterns in the cadenzas, a questionnaire was developed to **record various** aspects of analysis which could then be used for **comparison** . Certain patterns began to emerge which could be documented in five major areas: the structure of the cadenzas, the thematic content, the harmonic patterns and devices, the rhythmic patterns

and devices, and the textural patterns and devices.

Guidelines for improvising and writing cadenzas were formalized after the major consistent patterns were discovered in the analysis. These guidelines were then applied to write cadenzas for three Mozart concertos which do not have original surviving cadenzas: K. 482 in E flat Major, K. 491 in C minor, and K. 503 in C Major.

The **application** of these guidelines to create more cadenzas to the Mozart concertos which are stylistically correct is essential toward maintaining the correct **balance** and integrity of each concerto. Writing and improvising cadenzas which recreate the structural, thematic, harmonic, rhythmic, and textural aspects of the concerto within the Mozartian framework is the goal of this project.

15/5/20 (Item 20 from file: 35)

692816 ORDER NO: AAD80-21037

PREDICTING INCOME VELOCITY WITH MONEY STOCK RATIOS: THEORY AND IMPLICATIONS

Author: KARPER, MARK DAVID

Degree: PH.D.
Year: 1980
Corporate Source/Institution: UNIVERSITY OF CINCINNATI (0045)
Source: VOLUME 41/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1140. 93 PAGES
Descriptors: ECONOMICS, GENERAL
Descriptor Codes: 0501

Specifying a function to explain the demand for money or monetary velocity is crucial to most theories of national income **determination** . As a result, demand for money functions have received extensive empirical scrutiny. After a careful analysis of present methods of predicting the demand for money or velocity, Goldfeld concluded that only a few factors were needed to explain and forecast these functions from 1947-73. He found, further, that all the functions which he tested predicted values lower than the actual demand for money or velocity in 1974-75. This led him to question the adequacy of present methods of explaining the demand for money and velocity.('1) He traced the failure of present methods to their inability to explain the impact of institutional changes on **transactions** costs.(' **2**)

The approach taken by this dissertation to resolve Goldfeld's problem is to specify an empirical argument which reflects the impact of institutional changes involving close substitutes for the medium of exchange. In particular, the dissertation postulates the effect of a change in transactions costs on the demand for money can be found by measuring the changes in relative holdings of transactions **balances** and thrift type deposit **balances** . The basic hypothesis relies on the plausible proposition that changes in transactions costs, which affect the demand for money, will also affect the demand for the closest substitute of transactions **balances** , namely savings type deposits. In addition to transactions costs, the ratio of "thrift" deposits to transactions **balances** should be affected by all the other variables which **determine** the transactions demand for money. A representation of the basic hypothesis is found in equation #1:

(1) V1 = f(MX/M1) where: V1 = GNP/M1
M1 = currency and demand deposits
MX = M1 and selected substitute assets.

The transformation of the savings deposit-transactions **balance** ratio (SD/M1) into the MX/M1 money stock ratio results in a ratio which is a constant factor of one higher than the original Sd/M1 ratio, but with the same absolute change over time. The forces **determining** the behavior of both ratios are identical. The reason for expressing the ratio in this fashion is it allows direct **application** of the work done in money supply models to the problems of predicting and analyzing the behavior of the savings deposit-transactions **balances** relationship. Another advantage of

this form is that it will enable analysis of the effectiveness of monetary policy aimed at more than one monetary aggregate.

The dissertation tests the basic hypothesis through time series analysis. The statistical tests indicate a high degree of correlation between changes in V1 and MX/M1. In addition, the forecasting power of the basic hypothesis is **compared** to the forecasting power of other approaches. The **comparison** illustrates the superior forecasting power of the basic hypothesis.

Finally, the dissertation shows how the basic hypothesis resolves the specific problem raised by Goldfeld, and the ability of the basic hypothesis to provide a framework for monetary policy aimed at more than one monetary aggregate. This entails illustrating the ability of the basic hypothesis to accurately forecast changes in velocity for any given growth rates of monetary aggregates.

('1)Stephen Goldfeld, "The Case of the Missing Money," Brookings Papers on Economic Activity, (3:1976), p. 683. ('2)Ibid., p. 721

15/5/21 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)

05946231
New facility by BOI branch
INDIA: BOI LAUNCHES TELE-BANKING FACILITY
Financial Express (XAG) 18 Feb 1994 p.5
Language: ENGLISH

The Bank of India (BOI) has introduced a 24-hours tele-banking facility at its Versova branch on 14 February 1994. It is free of charge to all customers. Customers ring a given telephone number and then follow pre-**recorded** instructions to access **different** services - **check** on their **balance** , request for new cheque book or statement of **account** . They will be given a personal **identification** number which can be changed over the phone.

COMPANY: BOI; BANK OF INDIA

EVENT: Companies Activities (10);
COUNTRY: India (9IND);

15/5/22 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC

6040037 INSPEC Abstract Number: B9811-6130-231, C9811-5260S-074
Title: AHUMADA: a large speech corpus in Spanish for speaker identification **and** verification
Author(s): Ortega-Garcia, J.; Gonzalez-Rodriguez, J.; Marrero-Aguiar, V.; Diaz-Gomez, J.J.; Garcia-Jimenez, R.; Lucena-Molina, J.; Sanchez-Molero, J.A.G.
Author Affiliation: DIAC, Univ. Politecnica de Madrid, Spain
Conference Title: Proceedings of the 1998 IEEE International Conference on Acoustics, Speech and Signal Processing, ICASSP '98 (Cat. No.98CH36181) Part vol.2 p.773-6 vol.2
Publisher: IEEE, New York, NY, USA
Publication Date: 1998 Country of Publication: USA 6 vol. lxiii+3816 pp.
ISBN: 0 7803 4428 6 Material Identity Number: XX98-01416
U.S. Copyright Clearance Center Code: 0 7803 4428 6/98/$10.00
Conference Title: Proceedings of the 1998 IEEE International Conference on Acoustics, Speech and Signal Processing
Conference Sponsor: IEEE Signal Process. Soc
Conference Date: 12-15 May 1998 Conference Location: Seattle, WA, USA
Language: English Document Type: Conference Paper (PA)

Treatment: Experimental (X)
Abstract: Speaker **recognition** is a major task when security **applications** through speech input are needed. Regarding speaker identity, several factors of variability must be considered: (a) factors concerning peculiar intra-speaker variability (manner of speaking, inter-session variability, dialectal variations, emotional condition, etc.) or forced intra-speaker variability (Lombard effect, cocktail-party effect), and (b) factors depending on external influences (kind of microphone, channel effects, noise, reverberation, etc). To cope with all these variability sources, a specific speech database called AHUMADA has been designed and collected for speaker **recognition** tasks in Castilian Spanish. AHUMADA incorporates six **different recording** sessions, including both in situ and telephone speech recordings. A total of 104 male speakers uttered isolated digits, digit strings, phonologically **balanced** short utterances, phonologically and syllabically **balanced** read text and more than one minute of spontaneous speech, so about 15 GB of speech material is available. Speaker **verification** results, concerning the available variability sources are also presented. (15 Refs)
Subfile: B C
Descriptors: natural languages; security; speaker **recognition**
Identifiers: large speech corpus; speaker **identification** ; speaker **verification** ; speaker **recognition** ; intra-speaker variability; speaking manner; inter-session variability; dialectal variations; emotional condition; forced intra-speaker variability; Lombard effect; cocktail-party effect; microphone; channel effects; noise; reverberation; speech database; AHUMADA; Castilian Spanish; recording sessions; telephone speech recording; in situ speech recording; isolated digits; digit strings; phonologically **balanced** short utterances; syllabically **balanced** read text; phonologically **balanced** read text; spontaneous speech; variability sources
Class Codes: B6130 (Speech analysis and processing techniques); C5260S (Speech processing techniques); C6180N (Natural language processing)

15/5/23 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC

5880183 INSPEC Abstract Number: A9810-0720K-001
Title: A combined transient and brief steady-state technique for measuring hemispherical total emissivity of electrical conductors at high temperatures: application **to tantalum**
Author(s): Matsumoto, T.; Cezairliyan, A.
Author Affiliation: Metall. Div., Nat. Inst. of Stand. & Technol., Gaithersburg, MD, USA
Journal: International Journal of Thermophysics vol.18, no.6 p. 1539-56
Publisher: Plenum,
Publication Date: Nov. 1997 Country of Publication: USA
CODEN: IJTHDY ISSN: 0195-928X
SICI: 0195-928X(199711)18:6L.1539:CTBS;1-K
Material Identity Number: I351-97006
U.S. Copyright Clearance Center Code: 0195-928X/97/1100-1539$12.50/0
Language: English Document Type: Journal Paper (JP)
Treatment: Experimental (X)
Abstract: A new method for measuring hemispherical total emissivity of electrically conducting materials at high temperatures (above 1500 K) using a feedback-controlled pulse-heating technique has been developed. The technique is based on rapid resistive self-heating of a solid cylindrical specimen in vacuum up to a preset high temperature in a short time (about 200 ms) and then keeping the specimen at that temperature under steady-state conditions for a brief period (about 500 ms) before switching off the current through the specimen. The specimen is maintained at constant temperature with a feedback control system which controls the current through the specimen. The computer-controlled feedback system operates a solid-state switch (composed of field-effect transistors). The sensing signal for the feedback is provided by a high-speed optical

pyrometer. Hemispherical total emissivity is **determined** at the temperature plateau from the data on current through the specimen, the voltage drop across the middle portion of the specimen, and the specimen temperature using the steady-state heat **balance** equation based on the Stefan-Boltzmann law. The true temperature of the specimen is **determined** from the measured radiance temperature and the normal spectral emissivity; the latter is obtained From laser polarimetric measurements. The experimental quantities are measured and **recorded** every 0. **2** ms with a 12-bit **digital** oscilloscope. To demonstrate the feasibility of the technique, experiments were conducted on a tantalum specimen in the temperature range 2000 to 2800 K. The results on hemispherical total emissivity are presented and are **compared** with the data given in the literature. (19 Refs)

Subfile: A

Descriptors: emissivity; pyrometers; tantalum

Identifiers: hemispherical total emissivity; electrical conductors; feedback-controlled pulse-heating technique; rapid resistive self-heating; computer-controlled feedback system; solid-state switch; high-speed optical pyrometer; teady-state heat **balance** equation; Stefan-Boltzmann law; 200 ms; 500 ms; 2000 to 2800 K; 1500 K; Ta

Class Codes: A0720K (High-temperature techniques and instrumentation; pyrometry); A0762 (Detection of radiation (bolometers, photoelectric cells, i.r. and submillimetre waves detection)); A4440 (Heat radiation); A6590 (Other topics in thermal properties of condensed matter)

Chemical Indexing:

Ta el (Elements - 1)

Numerical Indexing: time 2.0E-01 s; time 5.0E-01 s; temperature 2.0E+03 to 2.8E+03 K; temperature 1.5E+03 K

15/5/24 (Item 3 from file: 2)

DIALOG(R)File 2:INSPEC

5827002 INSPEC Abstract Number: B9803-6140C-309, C9803-5260B-164

Title: Fast wavelet-based multiresolution image registration on a multiprocessing digital **signal processor**

Author(s): Hao Wu; Yongmin Kim

Author Affiliation: Dept. of Electr. Eng., Washington Univ., Seattle, WA, USA

Journal: International Journal of Imaging Systems and Technology vol.9, no.1 p.29-37

Publisher: Wiley,

Publication Date: 1998 Country of Publication: USA

CODEN: IJITEG ISSN: 0899-9457

SICI: 0899-9457(1998)9:1L.29:FWBM;1-#

Material Identity Number: N714-98001

U.S. Copyright Clearance Center Code: 0899-9457/98/010029-09

Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P); Experimental (X)

Abstract: Image registration is a fundamental task in image processing. It is used in **matching** two or more images taken at different times, from different imaging modalities, or from different viewpoints. One of the obstacles in achieving practical acceptance of image registration techniques is their computational complexity, which results in a long response time. In this article we present a fast multiresolution image registration algorithm using wavelet transform for the translational and rotational alignment of two-dimensional images. In particular, a novel approach to **determine** the algorithm parameters to **balance** the registration accuracy and computational requirement is also described. We implemented this algorithm on a PC-based multimedia and imaging system using a multiprocessing **digital** signal processor. The algorithm is capable of achieving a subpixel registration accuracy reliably under various noise levels. The multiresolution algorithm implemented on this desktop system was able to **register two** 256*256 images in 466 ms, which is 40 times faster than the uniresolution exhaustive search approach. (33 Refs)

Subfile: B C
Descriptors: computational complexity; **digital** signal processing chips; image **matching** ; image registration; image resolution; parallel processing ; wavelet transforms
Identifiers: multiresolution image registration; multiprocessing DSP; image **matching** ; fast wavelet-based registration; computational complexity ; rotational alignment; translational alignment; two-dimensional images; algorithm parameters; subpixel registration accuracy; computational requirement; PC-based multimedia and imaging system; parallel DSP; robust algorithm; 466 ms
Class Codes: B6140C (Optical information, image and video signal processing); B0290Z (Other numerical methods); C5260B (Computer vision and image processing techniques); C1250 (Pattern recognition); C4240C (Computational complexity); C4190 (Other numerical methods); C5220P (Parallel architecture)
Numerical Indexing: time 4.66E-01 s

15/5/25 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC

5716149 INSPEC Abstract Number: C9711-6150N-076
Title: On objective function selection in list scheduling algorithms for digital **signal processing** applications
Author(s): Jonsson, J.; Vasell, J.
Author Affiliation: Dept. of Comput. Eng., Chalmers Univ. of Technol., Goteborg, Sweden
Conference Title: 1997 IEEE International Conference on Acoustics, Speech, and Signal Processing (Cat. No.97CB36052) Part vol.1 p.667-70 vol.1
Publisher: IEEE Comput. Soc. Press, Los Alamitos, CA, USA
Publication Date: 1997 Country of Publication: USA 5 vol. (xxii+xxv+xxiv+xxii+4156) pp.
ISBN: 0 8186 7919 0 Material Identity Number: XX97-01336
U.S. Copyright Clearance Center Code: 0 8186 7919 0/97/$10.00
Conference Title: 1997 IEEE International Conference on Acoustics, Speech, and Signal Processing
Conference Sponsor: IEEE Signal Process. Soc.; DPG; GI; ITG; TUM
Conference Date: 21-24 April 1997 Conference Location: Munich, Germany
Language: English Document Type: Conference Paper (PA)
Treatment: Theoretical (T)
Abstract: In this paper we discuss the choice of objective function in list scheduling algorithms for scheduling dataflow graphs onto multiprocessor architectures. A majority of the list scheduling algorithms used in practice utilize a global strategy wherein actor static levels are used for making scheduling decisions. When fine grain DSP **applications** such as FIR or elliptical filters need to be scheduled on architectures that consist of commodity part processors and a general interconnection network whose interprocessor communication cost cannot be ignored, a traditional **list** scheduling algorithm is in **many** cases not the best choice. In an experimental study we **compare** these global strategies to local strategies that utilize load **balancing** . The study reveals that global strategies suffer from flaws that could cause local strategies to yield more than 10% shorter schedule lengths on the average. In particular we **find** that a novel Earliest Finish Time (EFT) strategy exhibits very good performance. (15 Refs)
Subfile: C
Descriptors: data flow graphs; multiprocessing systems; scheduling; signal processing
Identifiers: dataflow graphs; list scheduling; **digital** signal processing; objective function selection; load **balancing** ; performance; Earliest Finish Time
Class Codes: C6150N (Distributed systems software); C5260 (Digital signal processing); C5440 (Multiprocessing systems)

15/5/26 (Item 5 from file: 2)
DIALOG(R)File 2:INSPEC

4663879 INSPEC Abstract Number: B9406-7210B-013, C9406-7410H-038
Title: Multi-GHz bandpass, high-repetition rate single channel mobile diagnostic system for ultra-wideband applications
Author(s): Miner, L.M.; Voss, D.E.
Author Affiliation: Phillips Lab., Kirtland AFB, NM, USA
p.107-11
Editor(s): Bertoni, H.L.; Carin, L.; Felsen, L.B.
Publisher: Plenum, New York, NY, USA
Publication Date: 1993 Country of Publication: USA xi+542 pp.
ISBN: 0 306 44530 1
Conference Title: Proceedings of International Conference on Ultra-Wide Band, Short-Pulse Electromagnetics
Conference Sponsor: Air Force Office of Sci. Res.; Rome Lab. Air Force Syst. Command
Conference Date: 8-10 Oct. 1992 Conference Location: Brooklyn, NY, USA
Language: English Document Type: Conference Paper (PA)
Treatment: New Developments (N); Practical (P); Experimental (X)
Abstract: Characterizing radiated UWB signals poses unique challenges due to requirements for: (1) multi-GHz bandpass recording of the signal's leading edge; (**2**) GHz-bandpass **recording** of long **record** lengths (10 s-100 s of ns); and (3) **determining** shot-to-shot reproducibility at rep-rates exceeding 10 kHz. The system **verification** apparatus (SVA) is a novel diagnostic system which can measure 60-ps rise-time signals on a single-shot basis, while monitoring pulse-to-pulse variation. The fully-integrated SVA includes a broadband sensor, signal and trigger conditioning **electronics** , multiple parallel digitizers with deep local storage, and **automated software** for acquiring, archiving, and analyzing waveform data with rapid (secs-minute) turnaround time. The instruments are housed in a portable 100-dB shielded aluminum enclosure. The SVA utilizes a 6-GHz bandpass free-field D-dot sensor to measure the incident electric field. Three separate digitizers together meet the requirements of high bandwidth, long record length, and high repetition rate. A 6-GHz bandpass scan converter digitizer captures the leading edge (few ns) of the radiated signal. 1-GHz and 600 MHz bandwidth solid-state digitizers supporting long **record** lengths (> **2** mu s) **record** the **balance** of the signal, which typically contains negligible content above 1 GHz. These solid-state digitizers can store >900 waveforms locally at rep-rates exceeding 65 Hz and 100 kHz, respectively. Data management and instrument control use an 80486-based PC, operating in a user-friendly Windows environment. All waveform and system configuration data are automatically stored in a built-in database. A fiber-optic link, up to 2 km long, provides electromagnetic isolation of the computer. (2 Refs)
Subfile: B C
Descriptors: **computerised** instrumentation; microwave measurement
Identifiers: multi-GHz bandpass system; SHF; high repetition rate; signal conditioning circuits; single channel mobile diagnostic system; ultra-wideband **applications** ; radiated UWB signals; multi-GHz bandpass recording; leading edge; long record lengths; shot-to-shot reproducibility; system **verification** apparatus; rise-time signals; pulse-to-pulse variation; broadband sensor; trigger conditioning **electronics** ; parallel digitizers; **automated software** ; archiving; waveform data; shielded aluminum enclosure; free-field D-dot sensor; incident electric field; scan converter digitizer; bandwidth; solid-state digitizers; instrument control; 80486-based PC; Windows environment; built-in database; fiber-optic link; electromagnetic isolation; 10 kHz; 60 ps; 6 GHz; 65 Hz; 600 MHz; 1 MHz; 100 kHz; 2 km
Class Codes: B7210B (Automatic test and measurement systems); B7310N (Microwave techniques); C7410H (Instrumentation)
Numerical Indexing: frequency 1.0E+04 Hz; time 6.0E-11 s; frequency 6.0E+09 Hz; frequency 6.5E+01 Hz; bandwidth 6.0E+08 Hz; bandwidth 1.0E+06 Hz; frequency 1.0E+05 Hz; distance 2.0E+03 m

15/5/27 (Item 6 from file: 2)
DIALOG(R)File 2:INSPEC

4484482 INSPEC Abstract Number: A9321-6140-002
Title: Environments of ion-implanted dopants in amorphous silicon at various stages of annealing
Author(s): Greaves, G.N.; Dent, A.J.; Dobson, B.R.; Kalbitzer, S.; Muller, G.
Author Affiliation: Daresbury Lab., SERC, Warrington, UK
Journal: Nuclear Instruments & Methods in Physics Research, Section B (Beam Interactions with Materials and Atoms) vol.B80-81, pt.2 p. 966-72
Publication Date: June 1993 Country of Publication: Netherlands
CODEN: NIMBEU ISSN: 0168-583X
U.S. Copyright Clearance Center Code: 0168-583X/93/$06.00
Conference Title: Eighth International Conference on Ion Beam Modification of Materials
Conference Sponsor: Anatech Ltd.; Bayer AG; Daimler-Benz AG; Danfysik A/S ; et al
Conference Date: 7-11 Sept. 1992 Conference Location: Heidelberg, Germany
Language: English Document Type: Conference Paper (PA); Journal Paper (JP)
Treatment: Experimental (X)
Abstract: Glancing angle X-ray absorption fine structure (XAFS) spectroscopy has been used to **record** the **varying** environments of Ga and As impurities ion-implanted in amorphous silicon (a-Si)-both glow discharge (GD) deposited and amorphised by ion beam damage (II). Apart from small differences in coordination number and Debye-Waller factor due to the presence of hydrogen in GD material the environments for the same impurity in the two forms of a-Si are almost indistinguishable. The **electronic** activity of GD a-Si is therefore directly attributable to the lower density of intrinsic defects **compared** to II a-Si. The coordination number of impurities in as-implanted material are found to differ from those of a-Si at various stages of anneal. Ga, for instance, falls from 3.8 (room temperature) to 3 (400 degrees C) demonstrating a substantial change in the **balance** between tetrahedral and naturally bonded sites. Coordination numbers of both Ga and As increase for annealing at 700 degrees C and the onset of crystallisation is **identified** in the appearance of outer shells of atoms in the impurity environments. Crystallisation, however, is only partial (approximately 25%) at this temperature even though thermal epitaxial regrowth of the majority of the Si matrix is complete. Clearly recrystallisation of a-Si is inhibited in the vicinity of naturally bonded dopant sites. (23 Refs)
Subfile: A
Descriptors: amorphous semiconductors; annealing; arsenic; crystallisation; elemental semiconductors; gallium; impurity electron states; noncrystalline state structure; silicon; X-ray absorption spectra
Identifiers: amorphous semiconductor; tetrahedral sites; glancing angle XAFS; ion-implanted dopants; annealing; X-ray absorption fine structure; coordination number; **electronic** activity; intrinsic defects; naturally bonded sites; crystallisation; impurity environments; thermal epitaxial regrowth; Si matrix; recrystallisation; 0 to 400 degC; 700 degC; Si:Ga; Si:As
Class Codes: A6140 (Amorphous and polymeric materials); A7155J (Localization in disordered structures); A6170A (Annealing processes); A7870D (X-ray absorption and absorption edges); A6150C (Physics of crystal growth)
Chemical Indexing:
Si:Ga bin - Ga bin - Si bin - Ga el - Si el - Ga dop (Elements - 1,1,2)
Si:As bin - As bin - Si bin - As el - Si el - As dop (Elements - 1,1,2)
Numerical Indexing: temperature 2.73E+02 to 6.73E+02 K; temperature 9.73E+02 K

15/5/28 (Item 7 from file: 2)
DIALOG(R)File 2:INSPEC

03698385 INSPEC Abstract Number: D90002185
Title: Twelve for the money (personal financial programs)
Author(s): Bryan, M.
Journal: Personal Computing vol.14, no.5 p.117-19, 121-2
Publication Date: 25 May 1990 Country of Publication: USA
CODEN: PLCMDL ISSN: 0192-5490
Language: English Document Type: Journal Paper (JP)
Treatment: Practical (P); Product Review (R)
Abstract: Personal finance managers fall into three categories: basic, double-entry **bookkeeping** and **account** -processing programs; packages that include some analysis and planning features along with the basics (usually covering loan amortization and some tax forecasting); and packages that also offer full-fledged investment tracking and retirement- **account** analysis. Choosing from the personal finance programs available is mostly a matter of **identifying** the range of features you want (or want to pay for) and **finding** a package that fits your particular system setup (some packages, for instance, can't be used with laser printers). If all you want to do is **automate** the **balancing** of your **checkbook** , you hardly need a program that lets you keep complete sets of books for **several** companies. Nor does a long **list** of separate features necessarily make a program easy to use. This article reviews twelve such packages currently on the market. (0 Refs)
Subfile: D
Descriptors: finance; **software** packages
Identifiers: **software** packages; personal finance management; double-entry **bookkeeping** ; **account** -processing; analysis; planning; loan amortization; tax forecasting; investment tracking; retirement- **account** analysis
Class Codes: D2050 (Financial applications)

15/5/29 (Item 8 from file: 2)
DIALOG(R)File 2:INSPEC

03023684 INSPEC Abstract Number: D88000083
Title: Banks concerned about data security
Journal: Electronic Banking & Finance vol.4, no.8 p.4
Publication Date: Oct. 1987 Country of Publication: Netherlands
CODEN: EBFIE4 ISSN: 0265-9239
Language: English Document Type: Journal Paper (JP)
Treatment: General, Review (G); Practical (P)
Abstract: The huge volume of information distributed **electronically** has spawned growing concern about data security. The Federal Reserve Bank of Dallas recommends access controls in order to physically separate personal computer workstations from other work areas. Desirable process controls involve authorization procedures with a **second** person to **verify** **transaction** information. **Accountability** for fraudulent transactions can be assigned through password **identification** controls. Additionally, operational settlement covers daily **reconciliations** in order to double-**check** transactions and quickly detect errors before they become major problems. (0 Refs)
Subfile: D
Descriptors: banking; security of data
Identifiers: banking; data security; Federal Reserve Bank of Dallas; access controls; process controls; authorization procedures; fraudulent transactions; password; **identification** controls; operational settlement; daily **reconciliations**
Class Codes: D1060 (Security); D2050E (Banking)

15/5/30 (Item 9 from file: 2)
DIALOG(R)File 2:INSPEC

02388033 INSPEC Abstract Number: C85011656, D85000372

Title: FMS' The Financial Manager
Author(s): Forest, W.
Journal: AgriComp vol.3, no.2 p.18-23, 50
Publication Date: Sept.-Oct. 1984 Country of Publication: USA
CODEN: AGRCE3 ISSN: 0738-5978
Language: English Document Type: Journal Paper (JP)
Treatment: Applications (A)
Abstract: The Financial Manager is a totally integrated double-entry **accounting** and financial management package for farmers. The Financial Manager is available for computers using either CP/M-80 or MS-DOS, and currently runs on over thirty different computer models. Your copy of the program is keyed to your custom data disk, so you may make as many program back-ups as you need. The Financial Manager can accommodate up to 16 disk drives and/or hard disks. Records for all your landlords and/or tenants can be kept unless you have more than 127 of them-the program limit. For most other items, such as production centers, **accounts** , and storage **locations** , the program will handle up to 32000 each. Accurate inventories for past months, correct bank **balances** , every **check** written, and every sale made can be accurately re-created. Some other programs delete all transaction detail and only retain **account balances** when a month is closed out. To analyze past data in such situations may require reading through printed reports from past months, making notes, and maybe reentering data into a spreadsheet for analysis. But with Financial Manager the spreadsheet is built in, and search and report features are provided so that the computer does all the work of looking through past data. You need not retype any data. You may want to go back and trace a trend that has developed over the last six months. You can define a report which will highlight the trend, then print that financial report for each of the previous six months. Or you may want repair expense **records** for the last **two** years to **verify** whether the combine has become as expensive to maintain as it seems. The uses for this custom report feature are nearly endless. (0 Refs)
Subfile: C D
Descriptors: **accounting** ; farming; finance; records management; **software** packages; spreadsheet programs
Identifiers: **software** packages; farming; records management; The Financial Manager; double-entry **accounting** ; financial management; CP/M-80 ; MS-DOS; landlords; tenants; inventories; transaction detail; **account balances** ; spreadsheet; report features; expense records
Class Codes: C7120 (Finance); C7160 (Manufacturing and industry); D2045 (Farming and horticulture); D2050 (Financial applications); D2050B (Accounting); D2070 (Industrial and manufacturing)

15/5/31 (Item 10 from file: 2)
DIALOG(R)File 2:INSPEC

02087114 INSPEC Abstract Number: A83080223
Title: The A /sup 2/ Pi /sub u/ to X /sup 2/ Pi /sub g/ electronic emission spectrum of the fluorine molecular ion F/sub 2//sup +/ studied in a supersonic beam
Author(s): Tuckett, R.P.; Dale, A.R.; Jaffey, D.M.; Jarrett, P.S.; Kelly, T.
Author Affiliation: Dept. of Phys. Chem., Cambridge Univ., Cambridge, UK
Journal: Molecular Physics vol.49, no.2 p.475-86
Publication Date: 10 June 1983 Country of Publication: UK
CODEN: MOPHAM ISSN: 0026-8976
Language: English Document Type: Journal Paper (JP)
Treatment: Theoretical (T); Experimental (X)
Abstract: The A /sup 2/ Pi /sub u/ to X /sup 2/ Pi /sub g/ spectrum of F/sub **2** //sup +/ has been **recorded** at a low rotational temperature in a crossed molecular beam/electron beam apparatus. Approximately 100 vibrational bands have been fitted into two Deslandres tables (one for the Omega =3/2, one for the Omega =1/2 components), and vibrational constants **determined** for both states. Rotational analysis have been performed on the strong bands, and rotational constants obtained for both **electronic** states. The absolute numbering of the Deslandres tables has been established by **comparing** experimentally observed intensities with those

predicted from Franck-Condon calculations; the numbering used by Porter in some earlier work (1968, J. Chem. Phys., 48, 2071) is shown to be incorrect. Finally, data from this optical emission spectrum are **reconciled** with the most accurate photoelectron data of neutral F/sub 2/. (18 Refs)
Subfile: A
Descriptors: fluorine; Franck-Condon factors; molecular **electronic** states; molecular rotation; molecular vibration; spectra of diatomic inorganic molecules
Identifiers: rotational analysis; **electronic** emission spectrum; F/sub 2//sup +/; supersonic beam; crossed molecular beam/electron beam apparatus; vibrational bands; Deslandres tables; vibrational constants; rotational constants; **electronic** states; Franck-Condon calculations
Class Codes: A3310E (Rotational analysis); A3310G (Vibrational analysis); A3320K (Visible spectra); A3370C (Oscillator and band strengths, transition moments, Franck-Condon factors); A3520P (Rotation, vibration, and vibration-rotation constants)

15/5/32 (Item 11 from file: 2)
DIALOG(R)File 2:INSPEC

01335150 INSPEC Abstract Number: C79013909
Title: Cost optimization of trusses by sequential linear programming
Author(s): Breitling, U.
Author Affiliation: Inst. fur Luft- und Raumfahrt, Tech. Univ. Berlin, Berlin, West Germany
Conference Title: Proceeding of the International Conference Interactive Techniques in Computer Aided Design p.25-31
Publisher: IEEE, New York, NY, USA
Publication Date: 1978 Country of Publication: USA xi+496 pp.
Conference Sponsor: IEEE; ACM; et al
Conference Date: 21-23 Sept. 1978 Conference Location: Bologna, Italy
Language: English Document Type: Conference Paper (PA)
Treatment: Applications (A); Theoretical (T)
Abstract: If the weight of single purpose trusses is optimized, the stress in each bar of an optimal configuration is at its (individually defined) maximum and the problem may be solved by linear programming. In this paper, the weight objective is substituted by a sum of semi-empirically **determined** exponential functions for **various** cost **items** . The fully stressed concept also holds for this special nonlinear optimization problem and sequential linear programming (SLP) seems to be an appropriate solution technique. The cost objective **balances** the number of bars in the optimal design and its total weight depending on the **application** of the structure. Thus, in many cases a more realistic design in **comparison** to weight minimization may be achieved, as shown by the examples. Taking the instability of compression bars into **account** , a similar merit function is obtained. Therefore this problem may be solved by the same method. A computer program was developed which allows one to specifically prefer or omit truss-bars in order to provide a means of interaction with the solution procedure. (14 Refs)
Subfile: C
Descriptors: civil engineering computing; linear programming
Identifiers: sequential linear programming; computer program; optimal strain field; trusses cost optimisation
Class Codes: C7440 (Civil and mechanical engineering)

15/5/33 (Item 12 from file: 2)
DIALOG(R)File 2:INSPEC

00475795 INSPEC Abstract Number: A73007018
Title: Basic technical principles of international control of nuclear materials
Author(s): Shmelev, V.M.
Journal: Atomnaya Energiya vol.33, no.5 p.883-8

Publication Date: Nov. 1972 Country of Publication: USSR
CODEN: AENGAB ISSN: 0004-7163
Translated in: Soviet Atomic Energy
Country of Publication: USA
CODEN: SATEAZ ISSN: 0038-531X
Language: English Document Type: Journal Paper (JP)
Treatment: General, Review (G)
Abstract: The basic technical principles and procedures of IAEA safeguards under NPT conditions are summarized. The **verification** of nuclear materials is defined as the decision sequence relative to quantities and **locations** of nuclear materials. This **verification** could be achieved by the **application** of three basic safeguard measures-material **balance accountancy** , containment and surveillance. The control process is presented as consisting of four stages: (1) use of **records** and reports; (**2**) **verification** by independent measurements; (3) evaluation of significant unaccountability of nuclear material and (4) use of containment and surveillance as safeguard measures. (0 Refs)
Subfile: A
Descriptors: nuclear reactor materials; radiation protection
Identifiers: international control; nuclear materials; basic technical principles; decision sequence; material **balance accountancy** ; containment; surveillance; IAEA safeguards
Class Codes: A2842 (Fission reactor materials); A2880F (Radiation monitoring and radiation protection)

15/5/34 (Item 13 from file: 2)
DIALOG(R)File 2:INSPEC

00276026 INSPEC Abstract Number: B71021692, C71013944
Title: Interfacing automated **test equipment**
Author(s): Metcalf, W.
Author Affiliation: Emerson Electric Co., St. Louis, MO, USA
Conference Title: Semiconductor integrated circuit processing and production conference (abstracts) p.2 pp.
Publisher: Industrial and Sci. Conf. Management, Chicago, IL, USA
Publication Date: 1971 Country of Publication: USA 47 pp.
Conference Sponsor: Industrial and Sci. Conference Management
Conference Date: 9-11 Feb. 1971 Conference Location: Anaheim, CA, USA
Language: English Document Type: Conference Paper (PA)
Treatment: Practical (P)
Abstract: This paper discusses both the man-machine interface and the interface to the UUT (Unit Under Test). These interfaces must be **matched** to the requirements of the individual user's situation to achieve minimum cost and maximum performance during test of **digital** components and assemblies. An analysis of the basic control and instructional elements of a test system is presented to evaluate the degree of manual intervention or participation required with varying degrees of practical automation. Characteristics of the man-machine interface in terms of controls, displays, peripheral devices and ancillary test equipment are discussed for the functions of **software** preparation and **checkout** , maintenance and operational use. The changes needed at this interface as a function of unique or multipurpose usage of the test system are described. This paper then examines the interface between the test system and the UUT. Electrical and mechanical considerations that bridge the discontinuities of function and form are described for various types and mixtures of **digital** assembly parameters. The paper emphasizes the need to **find** a **balance** between a theoretically universal tester and a tester designed for testing a single item. Between these extremes lies the optimized test system, i.e., minimal interface solution to the individual user's **application** requirements. Interface equipment **matching** the capabilities of a test system to UUT specific test requirements varies from simple cables to the majority of hardware in the test system. Tradeoffs must be made based on UUT characteristics, production schedules, need for reusability, available equipment and personnel skills to select the best combination of special and standardized interface and test system. Examples of test system design features and UUT test specifications are used to illustrate the need for

different approaches to build a hardware bridge between testable and test system. For the multipurpose test requirement situation, standardized approaches are described which solve the interface problem of **several** classes of **digital items** .
Subfile: B C
Descriptors: automatic test equipment; automatic testing
Identifiers: **automated** test equipment; basic control; instructional elements; man machine interface peripheral equipment; test system and unit under test interface; universal testers; single item testers
Class Codes: B0170E (Production facilities and engineering); C3350 (Industrial production systems)

15/5/35 (Item 14 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2002 Institution of Electrical Engineers. All rts. reserv.

00121983 INSPEC Abstract Number: B70015178, C70007134
Title: The possibilities of application **of automatic loss measuring equipments especially of those of C-tg delta recording now developed**
Author(s): Eisler, J.
Journal: Elektrotechnika vol.62, no.7-8 p.279-81
Publication Date: 1969 Country of Publication: Hungary
CODEN: EKTTAU ISSN: 0367-0708
Language: Hungarian Document Type: Journal Paper (JP)
Abstract: In fields where mostly hand- **balanced** loss measuring equipments have so far been used, the use of C-tg delta recording equipments facilitates the following: (1) The speeding-up and simplification of the process of measurement. (**2**) The **recording** of tg delta =f(t) curves even in case of rapid variations. The equipment described opens a way for the **application** to tg delta measurements in fields, where this was not possible with hand- **balancing** e.g. in the **checking** in dielectric tests, in the **determination** of the thermal break-down voltage.
Subfile: B C
Descriptors: electric variables measurement; instrumentation; loss measurement
Class Codes: B7250G (Display, recording and indicating instruments); B7310K (Dielectric variables); B7310 (Electric and magnetic variables); C3110 (Electric and magnetic variables)

15/5/36 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2002 Info. Today Inc. All rts. reserv.

00200966 89PI09-106
Quicken, version 3, offers foolproof check **writing, one-step funds transfer among multiple** accounts
Howard, Bill
PC Magazine , September 26, 1989 , v8 n16 p46, 1 Pages
ISSN: 0888-8507
Languages: English
Document Type: Software Review
Grade (of Product Reviewed): b
Geographic Location: United States
Presents a favorable review of Quicken v33 ($59.95), a personal finance program from Intuit, Palo Alto, CA (415). The program requires 320K RAM and DOS 2.0 or later. This new release uses the same opening menu as previous versions but provides more flexibility in categorizing expenses and offers a greatly improved **reconciliation** capability which lists uncleared items together on a single screen (previous versions required paging through **several** screens to **find** uncleared **items**). It offers **several** report formats which will be useful to small business, especially those use cash-based **accounting** . Custom reports can be created, but their formats cannot be saved. Tractor-feed or laser printer **checks** are available from Intuit ($45 for 500), and **electronic check** writing is available through the **CheckFree** program from **CheckFree** Corp ($9 per month for 20

payments). Includes one screen display. (djd)
Descriptors: **Accounting ; Software Review**
Identifiers: Quicken; Intuit

15/5/37 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

1232511 H.W. WILSON RECORD NUMBER: BAST95028090
DSC balances **out**
AUGMENTED TITLE: **differential** scanning calorimetry; with **list** of companies and their products
Noble, Deborah;
Analytical Chemistry v. 67 (May 1 '95) p. 323A-327A
DOCUMENT TYPE: Product Evaluation ISSN: 0003-2700 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: Current trends in differential scanning calorimetry (DSC) are reviewed. Two types of instrument are available: power compensation DSC and heat flux DSC. In the former, the temperature of the sample is constantly adjusted to **match** that of a thermally inert reference as the temperature range is scanned; in the latter, heat flow is **determined** from the differential temperature across a fixed thermal path between the sample and a reference. Advances in **electronics** , detectors, and thermocouples; precise-tolerence machining; and advanced computer control and temperature programming have been the main drivers of improvements in DSC instrumentation. The way in which sample size affects scanning rates and sensitivity, the choice of sample holders, and the use of reference materials are discussed. The complete specifications of 7 representative instruments are listed.

DESCRIPTORS: Calorimeters; Differential scanning calorimetry; Product evaluation;

15/5/38 (Item 2 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs

1087086 H.W. WILSON RECORD NUMBER: BAST93019161
Simplified dynamic method for pile-driving control
Liang, Robert Y; Husein, Abdallah I
Journal of Geotechnical Engineering v. 119 (Apr. '93) p. 694-713
DOCUMENT TYPE: Feature Article ISSN: 0733-9410 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: Despite recent advances made in the wave-equation-based approach for pile-driving control, at the time of writing, the dynamic formulas, such as the Engineering News **Record** (ENR) formula and its **various** modified versions are still widely used. One of the major reasons for the poor performance of the dynamic formula method, besides its obvious simplifications in treating complicated wave propagation phenomenon during pile driving, is the uncertainties about the energy transferred to the pile during each hammer blow. Assuming that energy input from the pile hammer can be **determined** , an improved dynamic method is developed for estimation of shaft resistances and their distributions of an impact-driven pile. The method is cast within the principle of energy **balance** , with consideration of both elastic energy and plastic irreversible work. An incremental and forward-marching solution algorithm is developed to partially compensate for the negligence of loading/unloading behavior when complex tension and compression wave forms travel through the pile. A wave-equation-based numerical program is used in performing a series of parametric studies to **identify** the effect of shaft-resistance distributions and to generate engineering correlations between blow count and pile-penetration conditions (maximum pile velocity and acceleration due to each hammer impact). A simple microcomputer-based, user-friendly computer program is developed for field **application** . **Verification** of the developed method for both

prototype pile driving and dynamic small-rod penetration is provided by a favorable **comparison** between the results of the proposed method and those calculated from the so-called CAPWAPC procedure, based on the measured high-strain test data. Reprinted by permission of the publisher.

DESCRIPTORS: Soil-structure interaction--Mathematical models; Pile drivers ;

15/5/39 (Item 1 from file: 139)
DIALOG(R)File 139:EconLit

457525
TITLE: One Day in June, 1993: A Study of the Working of Reuters 2000-2 Electronic Foreign Exchange Trading System
AUTHOR(S): Goodhart, Charles; Ito, Takatoshi; Payne, Richard
AUTHOR(S) AFFILIATION: London School of Econ; IMF and NBER; London School of Econ
PUBLICATION INFORMATION: National Bureau of Economic Research Technical Paper: 179 PAGES: not available
PUBLICATION DATE: April 1995
AVAILABILTY: Copies available from: National Bureau of Economic Research, 1050 Massachusetts Avenue, Cambridge MA 02138
PRICE: $5.00
DOCUMENT TYPE: Working Paper
ABSTRACT INDICATOR: Abstract
ABSTRACT: The paper utilized foreign exchange data (bid, ask and transaction prices and quantities) collected from the screen of the **electronic** broking system (Reuter D2000-2) on June 16, 1993. The bid and ask quotes, which are "firm" in this data set, are **compared** with the Reuters FXFX page, which reports only indicative bid and ask prices. A caution is necessary due to its small samples (7 hours). The paper **finds** that although the bid-ask mean of indicative quotes is similar to that of "firm" quotes, the behavior of bid-ask spread and the frequency of quote **entry** are quite **different** in the **two** kinds of quotes. The bid-ask spreads in the broking system are much more time-variant and dependent on the frequency of trade, while the indicative bid-ask spreads tend to cluster at round numbers.

DESCRIPTOR(S) (1991 to Present): Foreign Exchange (Exchange Rates; Intervention; Foreign Exchange Reserves) (F310); Open Economy Macroeconomics (F410); International Financial Markets (G150)
DESCRIPTOR(S) (Pre-1991): Exchange Rates and Markets--Theory and Studies (4314); Monetary Growth Models (1114); Open Economy Macroeconomic Theory-- **Balance** of Payments and Adjustment Mechanisms (4312); Open Economy Macroeconomic Studies-- **Balance** of Payments and Adjustment Mechanisms (4313); Capital Markets--Empirical Studies, Including Regulation (3132); Capital Markets: Theory, Including Portfolio Selection, and Empirical Studies Illustrating Theory (3131

(2)

```
Set     Items   Description
S1    2883346   RECONCIL? OR BALANC?
S2    7531157   ACCOUNT? OR LEDGE? OR BOOKKEEP? OR BOOKEEP? OR BOOK()KEEP?
S3   13636229   TRANSACTION? OR REGISTER? OR RECORD? OR ENTRY OR ENTRIES OR
              LIST? ? OR RECORD? OR ITEM? OR LINEITEM?
S4    1509126   S3(5N) (MULTIPL? OR MANY OR TWO OR 2 OR SECOND OR PAIR? OR
             2ND OR DIFFERENT? OR HETEROGEN? OR VARIOUS OR VARY? OR SEVERA-
             L? OR PLURAL? OR COMBIN?)
S5   14389319   FIND? OR LOCAT? OR IDENTIF? OR RECOGNI? OR DETERMIN?
S6    8881729   MATCH? OR COMPAR? OR CHECK? OR VERIF?
S7        243   S1(10N)S4(10N)S2(10N)S5(10N)S6
S8         66   S7(S)(AUTOMATE? OR ELECTRONIC? OR SOFTWARE? OR DIGITAL? OR
             COMPUTERI? OR CYBER)
S9         57   S8 NOT PY>2000
S10        34   RD (unique items)
S11        29   S10 NOT PD>20000324
File  15:ABI/Inform(R) 1971-2002/May 15
         (c) 2002 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2002/May 14
         (c) 2002 Resp. DB Svcs.
File 810:Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 275:Gale Group Computer DB(TM) 1983-2002/May 14
         (c) 2002 The Gale Group
File 624:McGraw-Hill Publications 1985-2002/May 15
         (c) 2002 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2002/May 14
         (c) 2002 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2002/May 14
         (c) 2002 The Gale Group
File  16:Gale Group PROMT(R) 1990-2002/May 14
         (c) 2002 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 610:Business Wire 1999-2002/May 15
         (c) 2002 Business Wire.
File 613:PR Newswire 1999-2002/May 15
         (c) 2002 PR Newswire Association Inc
File 148:Gale Group Trade & Industry DB 1976-2002/May 15
         (c)2002 The Gale Group
File  20:Dialog Global Reporter 1997-2002/May 15
         (c) 2002 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2002/May 15
         (c) 2002 Financial Times Ltd
File 634:San Jose Mercury  Jun 1985-2002/May 14
         (c) 2002 San Jose Mercury News
File  95:TEME-Technology & Management 1989-2002/APR W2
         (c) 2002 FIZ TECHNIK
File 625:American Banker Publications 1981-2002/May 15
         (c) 2002 American Banker
File 268:Banking Info Source 1981-2002/May W1
         (c) 2002 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2002/May 15
         (c) 2002 Bond Buyer
File 267:Finance & Banking Newsletters 2002/May 09
         (c) 2002 The Dialog Corp
```

11/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01771117 04-22108
On call
Kittower, Diane
Government Executive v31n1 PP: 38-43 Jan 1999
ISSN: 0017-2626 JRNL CODE: GOV
WORD COUNT: 3293

...TEXT: a person simply by punching numbers on the keypad or speaking in response to an **automated list** of options. **Many** banks use the technology to let customers **check account balances** and transfer funds. SSA uses it for callers requesting publications, Social Security card applications, benefit estimates or the **location** of the nearest Social Security office. An SSA agent handles as many as 85 calls a day and the average call lasts seven minutes; the **automated** system can lighten that load. And the IVR is available 24 hours a day, seven...

... of 10 callers get the information they need on the first call, whether from the **automated** system or an agent, according to the agency's statistics. People typically call to change...

11/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01553541 02-04530
Profitable not-for-profit software
Schulz, Wayne E
Accounting Technology v13n11 PP: 26-36 Dec 1997
ISSN: 0883-1866 JRNL CODE: CIA
WORD COUNT: 4250

...TEXT: wrong hands. The company says this feature, which is password-protected, is designed to let **accountants** have the freedom to work with the books. But it still seems to defeat the whole purpose of fund **accounting software** .

When you make a journal **entry** between **two** funds, you have to select a separate menu choice ... to make the due-to/due-from entry. The program doesn't automatically apply the **balancing** entry.

Standard modules include General **Ledger** , Budget/Forecast, **Accounts** Payable, Purchase Orders/Encumbrances, Payroll, **Checkbook Reconciliation** and the Lynx utility, which imports and exports data via ASCII text. **Accounts** Receivable and Order Entry modules are available separately. The newest version of Cougar Mountain's system addresses the year 2000 issue.

Payroll users will be delighted to **find** they can modify the tax tables, so they don't need to subscribe to any...

11/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00981236 96-30629
Manzanita BusinessWorks Accounting for Windows version 9.0
Giovetti, Alfred C
Accounting Technology v11n2 PP: 11-12 Feb 1995
ISSN: 0883-1866 JRNL CODE: CIA
WORD COUNT: 1393

...TEXT: Accounts Payable and Purchasing modules doesn't support the net

method for recording purchases, which **identifies** "purchase discounts lost" as internal control weaknesses. In addition, BusinessWorks achieves compliance with Internal Revenue...

... journal entries rather than the automated method provided by packages such as Mondial (reviewed in **Accounting** Software Update, September 1994). The program's **Accounts** Payable module **automates** up to 100 recurring invoices per vendor per month.

You perform bank **account reconciliations** in the **Accounts** Payable module, rather than the general **ledger** , where you'd **find** it in **many** other **accounting** packages. A bank **transactions** report from the general **ledger** and an on-line cleared-transactions summary simplify **comparisons** with the bank statement. **Account reconciliations** don't suspend other **accounting** functions; you can leave them unfinished while journalizing other transactions, a handy feature.

Report scoreboard...

11/3,K/4 (Item 4 from file: 15)

00948816 95-98208
AccountMate Premiere - A flexible, custom solution
Giovetti, Alfred C
Accounting Technology v10n10 PP: 8-10 Nov 1994
ISSN: 0883-1866 JRNL CODE: CIA
WORD COUNT: 1481

...TEXT: require you to close the prior period before you enter subsequent period entries, but not **AccountMate** . With this flexible program you don't have to close the books immediately at the end of the period; you can post any transaction at your convenience. **AccountMate** makes it easy to **automate** repetitive journal entries, including adjusting entries, reversing entries, and **entries** that require you to perform **multiple** **account** allocations.

The **Accounts** Payable (AP) module features a **checkwriter** . Unlike many low-end programs. however, you don't use a graphic representation of a **check** to complete data entry. Instead, a colorful, busy-looking screen details information on the vendor's open **balance** and due date. Unfortunately, this type of data entry screen doesn't facilitate rapid data entry. The **Accounts** Payable module also lacks a Quicken-like "quick-fill" feature, but it does let you search for a name, or choose its four-character **identification** number from a pick list.

AccountMate's Purchase Order (PO) module lets you prepare purchase...

11/3,K/5 (Item 5 from file: 15)

00688144 93-37365
Corporate disbursing: A fresh look at strategies and applications
Olson, Betsy
Journal of Cash Management v13n2 PP: 8-12 Mar/Apr 1993
ISSN: 0731-1281 JRNL CODE: JCG
WORD COUNT: 2278

...TEXT: day. It eliminates forecasting needs and idle balances, controlling otherwise unpredictable disbursements. Depending on the **location** , payment float extension may also provide a significant cost/benefit. These factors make controlled disbursement ideal for high-dollar check or draft payments.

* **Account** Reconciliation Services--Banks offer companies a range of services that assist them in reconciling bank **accounts** . Reconciliation services reduce clerical costs for companies and speed the reconciling process.

* Fraud Control Services--Products such as " **match** " or "positive pay" **compare** presented items to issues before payment is made, thereby reducing risk.
* Information Reporting--Banks offer **electronic** reports of **balances** and transaction activity to assist a company in controlling and monitoring its disbursing system.

* **Electronic Transaction** Interfaces-- **Many** banks offer an **electronic** interface to systems, such as **account reconciliation** , stop payments, wire transfers or ACH to initiate payments and transactions. These **electronic** systems usually provide significant efficiencies and savings to the corporate user.

* Imprest Expense Accounts--Imprest...

11/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00679455 93-28676
Manzanita
Winsten, Irwin
CPA Journal v63n3 PP: 73-76 Mar 1993
ISSN: 0732-8435 JRNL CODE: CPA
WORD COUNT: 3158

...TEXT: entering the current month and the last month of the fiscal year, as well as **determining** the number of months to keep journal details. The choices are 1, 12 and 24. This information cannot be changed without erasing the entire general **ledger** . The current month is moved forward when the current month is closed.

Opening **balances** are **checked** to **determine** that they **balance** . Opening **balances** can he changed later so long as the changes offset. Optionally, data can be entered for 24 preceding months, entering and **balancing** one month at a time.

In addition to permitting a separate budget **entry** for each month, **two** automatic budget methods are provided. One method multiplies the annual budget by a percentage assigned...
... each month. The second method divides the annual budget into twelve equal amounts.

The General **Ledger** permits the selection of nine journal types, five defined by the **software** plus four defined by the user. The five defined by the system are standard; General...

11/3,K/7 (Item 7 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00615751 92-30853
Automation Revolution: How Banks Are Using High-Tech Equipment to Deliver Service and Enhance Sales
Saunders, Kimberly A.
Bank Marketing v24n5 PP: 34-37 May 1992
ISSN: 0888-3149 JRNL CODE: BNM
WORD COUNT: 2455

...TEXT: which owns and operates the MAC regional ATM network, is now marketing a package of **electronic** banking technology and services.

Originally developed in partnership with NCR Corp. of Dayton, Ohio, the...

... performs one of the following functions: routine transactions, direct sales information, advanced consumer inquiries, and **automated** administrative functions for bankers. The terminals can be used independently or as a group of services, either in branch offices or at off-site **locations** .

MAC **CheckTM** is an enhanced-function ATM that can perform not only standard ATM **transactions** , but can also dispense **multiple** currency amounts, including coins, split deposits among **accounts** and accept **checks** without a deposit envelope. Customers receive a comprehensive receipt that summarizes all of their transactions, lists their **checks** by type and American Bankers Association number, and posts the **balances** of the affected **accounts** .

"Nearly 70% of teller transactions are still check-related. With MAC Check, customers can handle...

11/3,K/8 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)

01567579 (USE FORMAT 7 OR 9 FOR FULLTEXT)
United States: Intuit launches BankNOW on-line
(Intuit joins America Online to offer homebanking service to AOL's customers, called BankNOW; will allow online banking, bill payments, money transfers)
Electronic Payments International, n 109, p 9
June 1996
DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 247

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...to offer the service later this year.

"Customers using AOL will soon be able to **check balances** , download transaction information, transfer funds between **accounts** and pay bills from their homes and offices," said James Grant, head of remote banking services at First Chicago.
"BankNOW will provide First Chicago customers with the **software** and security to conduct **many** everyday **transactions** . Customers will have access to their current, savings and money market **accounts** , lines of credit and First Card Visa and MasterCard **accounts** ," Grant said.
Customers will use a PIN to authenticate each banking transaction. First Chicago has not **determined** pricing for the service.
...

11/3,K/9 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire

0513913 BW1299

STAR BANK: Star Bank named as custodian of Maxus Family of Mutual Funds

September 05, 1995

Byline: Business Editors

...securities it owns. Also, Star will provide on-line access to Maxus

for their own **checking accounts** . This will enable Maxus to **verify**

deposits, **balances** , and obtain statements **electronically** .
Founded in 1985 by Richard A. Barone, the Maxus mutual fund company has grown to...

...70 million in assets and is renowned for having one of the most consistent investment **records** in the industry. **Two** of the four funds which comprise the Maxus Family of Mutual Funds have a four and five star rating by Morningstar, a nationally **recognized** fund rating company.
Lynn C. Saralli, assistant vice president and operations manager of the Maxus...

11/3,K/10 (Item 1 from file: 813)
DIALOG(R)File 813:PR Newswire
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0615527 AT018
WACHOVIA TO INTRODUCE DEBIT CARD IN AUGUST

DATE: July 22, 1993 16:07 EDT WORD COUNT: 374

...PRNewswire/ -- Wachovia customers in Georgia and North Carolina will be able to use their new **automated** teller machine card as a debit card in August, when the bank introduces the Wachovia Banking Card with Visa **Check** .

Wachovia will be the first bank nationwide to have Visa **Check** appear on its ATM cards. Visa **check** card is the new term for the product previously called Visa Debit.

The Visa **Check** feature allows **checking account** customers to make purchases with their ATM card at merchants displaying the Visa logo. Authorized transactions are deducted automatically from the available **balance** in the customer's **checking account** .

"We think Visa **Check** will be a popular service for **many transactions** that consumers now handle with cash or a **check** ," said W. Doug King, manager of Retail Banking Support Services for Wachovia Corporation (NYSE: WB). "Visa **Check** eliminates the need to carry large amounts of cash, the inconvenience of writing **checks** and providing **identification** , and the delay involved when cashiers must obtain approval for personal checks."

In addition to...

11/3,K/11 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2002 The Gale Group. All rts. reserv.

02373816 SUPPLIER NUMBER: 59555411 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Put your money where your mouse is.(online banking services)(Industry Trend or Event)
GERLACH, DOUGLAS
PC World, 18, 3, 191
March, 2000
ISSN: 0737-8939 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4286 LINE COUNT: 00369

... off a handwritten check to merchants that don't accept payments by mail, much less **electronically** --the dry cleaner or corner grocer, for instance. Just remember to update your online register when you get home so you'll be able to **recognize** the payee of the check when it dears. You can usually tell **electronic** transactions by their **identifying** numbers (five or six digits), which are longer than those of your paper **checks** .
SAVE A FEW TREES

WITH ONLINE BANKING, you can forget about saving boxes of paper...

...records will be stored online, and you'll have instant access to details of deposits, **checks** , transfers, and **balances** , as well as to an **account** history going back several months up to several years. **Many** banks enable you to download **transaction** records directly into a personal finance program such as Quicken or Microsoft Money (see "Beyond Browsers," below).

You will not receive any cancelled **checks** with your monthly bank statement; many banks no longer send them anyway. Should you need copies of your **checks** --to get a loan, for example--online banks such as CompuBank, N Bank, and Security...

11/3,K/12 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)

01469583 SUPPLIER NUMBER: 11160199 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The significant bells and whistles. (advanced features in accounting software) (Software Buyer's Guide)(Tutorial) (buyers guide)
PC Sources, v2, n9, p449(1)
Sept, 1991
DOCUMENT TYPE: buyers guide ISSN: 1052-6579 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 834 LINE COUNT: 00066

... for Crystal Accounting and Peachtree Complete III. Pacioli 2000 and Access to Platinum hadn't **determined** update prices at press time.

Another feature, which only a short time ago was rarely found in "real" accounting software at any price, is cash management/ **check** writing. Programs offering GL, AP/AA, and payroll treated cash management like a poor relation. Simple **checkbook** managers--Home **Accountant** , Money Matters, and Quicken--were scorned by the **accounting** industry. **Checking accounts** for AP and payroll were as much cash management as **accounting** programs offered.

Today, it's reasonable to expect that **accounting** software--regardless of price--will handle double- **entry** **accounting** while tracking **several** **checking** and savings **accounts** , including assistance for bank-statement **reconciliation** . You should be able to write **checks** manually, or have the program write and print them from data entered on-screen. The...

...balk at auto-teller cash transactions, and should automatically credit the account on which a **check** is written and debit the account of the check's payee.

All of the accounting...

11/3,K/13 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)

01356184 SUPPLIER NUMBER: 08382270 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Twelve for the money. (financial management software)(includes related article on which packages offer commercial functions) (buyers guide)
Bryan, Marvin
Personal Computing, v14, n5, p117(5)
May 25, 1990
DOCUMENT TYPE: buyers guide ISSN: 0192-5490 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2323 LINE COUNT: 00178

Choosing from the personal finance programs available in mostly a matter of **identifying** the range of features you want (or want to pay for) and **finding** a package that fits your particular system setup (some packages, for instance, can't be used with laser printers). If all you want to do is **automate** the **balancing** of your **checkbook** , you hardly need a program that lets you keep complete sets of books for **several** companies.

Nor does a long **list** of separate features necessarily make a program easy to use.

In general, personal finance managers fall into three categories: basic, double-entry **bookkeeping** and **account** -processing programs; packages that include some analysis and planning features along with the basics (usually...

11/3,K/14 (Item 4 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)

01261629 SUPPLIER NUMBER: 07759380 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Smart money management: how to make accounting software work for you. (buyers guide)
Brown, Kate Ambrose
PC-Computing, v1, n1, p150(5)
August, 1988
DOCUMENT TYPE: buyers guide ISSN: 0899-1847 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2355 LINE COUNT: 00185

... programs shorten the learning curve with tutorials and sample data files.

At $ 49.95, Intuit **Software** 's Quicken may be all the accounting **software** you need. A slick program that started out as an **automated checkbook** and **check** writer, it also does many of the things "real" **accounting** packaged do--automatic budget, income, and expense reports (both on-screen and printed), 1-2-3 data transfer, complete tax and payroll **record** -keeping, fast **location** of **transactions** , **multiple** categorizations, and **transaction** splitting--with less effort.

The main drawback of Quicken is that, like your **checkbook** , it's a single-entry program. Double-entry programs, like the others mentioned here, enter each of your **transactions** in at least **two** places, which **balance** each other out. So when a cash-based business pays a bill, double-entry programs debit the expense **account** and credit the cash **account** .

For a double-entry package that's adept at exporting to a spreadsheet, try Peachtree...

11/3,K/15 (Item 5 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)

01176053 SUPPLIER NUMBER: 00664665 (USE FORMAT 7 OR 9 FOR FULL TEXT)
PC programs provide precision, profit in managing, modeling money matters.
Stoll, Marilyn
PC Week, v3, n11, p141
March 18, 1986
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 717 LINE COUNT: 00062

ABSTRACT: A number of financial-planning **software** packages serving a wide range of applications have been announced recently, from simple personal **checkbook balancers** to client-management systems for professional financial planners. Two categories of financial-planning programs are transactional programs, basic **electronic bookkeepers** , and what-if analysis packages, which are able to handle the financial **records** of a number of clients. **Many** of the packages specialize in tax preparation and planning, the planning packages including the ability...

...management, which track client portfolios and provide fundamental and-or technical stock analysis. Many businesses **find** that their financial analyses can be handled adequately by spreadsheets, but such programs cannot do...

11/3,K/16 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

04476970 Supplier Number: 57294650 (USE FORMAT 7 FOR FULLTEXT)
DRESDNER PILOTS FMC'S RECON.
Operations Management, v5, n42, p2
Oct 18, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 337

Dresdner has already been using Electra Information Systems' securities asset **reconciliation** system, STaARS, for five of its larger custodian bank relationships, Loche noted. At the time STaARS was implemented, about **two** -and-a-half years ago, **transaction reconciliation** -- **matching** the investment manager's daily activity in the **account** such as trades and corporate actions with those of the custodian bank--was not as necessary as asset **reconciliation** -- **matching** positions. STaARS now has transaction- **reconciliation** capability, although it could not be **determined** whether this was available at the time STaARS was installed at Dresdner. Loche said Dresdner's volume has grown so that it now requires **automated** reconciliation for transactions as well as for assets. Dresdner will use Recon for both at...

11/3,K/17 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

03184271 Supplier Number: 46521354 (USE FORMAT 7 FOR FULLTEXT)
MELLON EXPECTS LABOR SAVINGS FROM IA's INTEGRATED LOCKBOX
Financial Services Report, v13, n14, pN/A
July 3, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1076

... also seen an increase in sales of value-added services, such as address changes, receivables **matching** and address lookups," Towchik says.

Mellon plans to install a multi- **account** version of the **software** at Boston; the bank expects to convert all of its Boston **accounts** to the system this summer. The site processes 5. **2** million retail **items** per month.

Towchik said the single- **account** system currently leverages modules for image capture, amount **recognition** , **various** forms of data **entry** , **balancing** of **multiple** **transactions** , data archive, deposit preparation, **check** encoding (power encoding with MICR-line **matching**) and report and transmission file generation.

It also has a Windows-based interface for configuring **accounts** . Mellon is slated to begin providing images on CD-ROM this month.

Mellon Readies RemitVision...

11/3,K/18 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

02542990 Supplier Number: 45127129 (USE FORMAT 7 FOR FULLTEXT)
BUSINESS MANAGEMENT SYSTEMS FROM EXACT SOFTWARE
M2 Presswire, pN/A
Nov 9, 1994
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 898

... options and functions they do not need.

Explained Gert-Jan Vendeloo, General Manager at Exact **Software** UK,

"Most packaged **software** offers limited facilities for adapting to suit particular accounting needs. E-Account is different as it offers full parameter control over the **software** 's features so the user can **determine** how various functions and accounting procedures are carried out. They are able to decide on...

...accounting periods in the financial year, what kind of journal types are available, what control **accounts** are provided for default postings, the degree of analysis available and much more. Basically, the user chooses the processing features that are right for their business."

E- Account makes it possible for the user to post **entries** in **two** financial years and the **software** takes care of cross entries automatically. The user can benefit from the smooth running of their year end procedures, and after finally closing the **accounts** for a particular financial year, is able to make **balance comparisons** over more than two financial years.

The system also provides pie charts, bar and line...

11/3,K/19 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

02477334 Supplier Number: 44967585 (USE FORMAT 7 FOR FULLTEXT)
ONLINE DISBURSEMENT SYSTEMS EASE INTERNATIONAL CHECK-WRITING
Treasury Manager's Report, v2, n18, pN/A
Sept 2, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 345

... through Chase; GOLD lets customers bypass that step and draw payments directly against foreign -currency **accounts** they maintain in other countries. GOLD also includes **MatchPay** , Chase's **check - reconciliation software** , which **matches checks** presented for payment against its record of **checks** written, and automatically rejects fraudulent items.

Another useful feature is centralization: **records** of disbursements made in **various locations** around the world can be warehoused in a central PC. Cash managers at headquarters can...

11/3,K/20 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)

04657667 Supplier Number: 46853439 (USE FORMAT 7 FOR FULLTEXT)
In Brief: Illinois Bank Offers PC Banking Services
American Banker, p6
Nov 1, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 67

Customers can **check balances** , **find** paid **items** , research **transactions** going back **two** statement cycles, transfer funds, pay bills, and communicate with the bank via E-mail.

The system provides a direct link to the customer information. **Account** access requires a PIN. The **software** and **account** setup are free, although the bill-paying feature costs $4.95 a month.

11/3,K/21 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

09072288 SUPPLIER NUMBER: 18819439 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Illinois bank offers PC banking services. (Glenview State Bank) (Brief

Article)
American Banker, v161, n211, p6(1)
Nov 1, 1996
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 74 LINE COUNT: 00009

Customers can **check balances** , **find** paid **items** , research **transactions** going back **two** statement cycles, transfer funds, pay bills, and communicate with the bank via E-mail.

The system provides a direct link to the customer information. **Account** access requires a PIN. The **software** and **account** setup are free, although the bill- paying feature costs $4.95 a month.

11/3,K/22 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

06490304 SUPPLIER NUMBER: 14038944 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Manzanita. ('Business Works,' accounting software from Manzanita Software Systems) (Software Review) (The CPA & the Computer) (Evaluation)
Winsten, Irwin
CPA Journal, v63, n3, p73(4)
March, 1993
DOCUMENT TYPE: Evaluation ISSN: 0732-8435 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 3375 LINE COUNT: 00268

... entering the current month and the last month of the fiscal year, as well as **determining** the number of months to keep journal details. The choices are 1, 12 and 24. This information cannot be changed without erasing the entire general **ledger** . The current month is moved forward when the current month is closed.

Opening **balances** are **checked** to **determine** that they **balance** . Opening **balances** can be changed later so long as the changes offset. Optionally, data can be entered for 24 preceding months, entering and **balancing** one month at a time.

In addition to permitting a separate budget **entry** for each month, **two** automatic budget methods are provided. One method multiplies the annual budget by a percentage assigned...

...each month. The second method divides the annual budget into twelve equal amounts.

The General **Ledger** permits the selection of nine journal types, five defined by the **software** plus four defined by the user. The five defined by the system are standard; General...

11/3,K/23 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

06469661 SUPPLIER NUMBER: 13896719 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Taking the guesswork out of selecting software. (recommendations from professionals A. Ethan Hirsch, Mary Ellen McMillin and David O'Brien on choosing accounting software) (Special Report: Computerization)
Accounting Today, v7, n10, pS10(2)
May 24, 1993
ISSN: 1044-5714 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1327 LINE COUNT: 00108

... high-end packages permit the user to purchase only those modules needed to operate the **accounting** system. As the business grows, additional modules may be added at any time.

The features most looked for by businesses and **accountants** alike include:

* Customer invoicing with **multiple** ship-to support for **item** sales

or professional services;
* Tracking sales tax, sales commission, **accounts** payable, inventory, purchase order entry and tracking;
* **Accounts** payable tracking;
* **Check** printing, payroll entry and payroll **checks** ;
* Management reports including:
- **Balance** sheet;
- Income statement;
- Aged **accounts** receivable and payable;
- Detailed general **ledger** ;
- Detailed transaction journals;
- Payroll reports, including: 941, employee earnings and W-2;

Selecting the right **software** package and effecting a successful implementation requires thorough analysis and careful planning. Up-front costs might seem intimidating; however, studies have **identified** internal costs as the largest single expense when implementing a computer accounting system. Therefore, dollars...

11/3,K/24 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB

01893058 SUPPLIER NUMBER: 02946297 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Plugging into a world of help.
Taber, George M.
Money, v12, p149(5)
Oct, 1983
ISSN: 0149-4953 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 2330 LINE COUNT: 00178

11/3,K/25 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

03898332 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Forward-looking bank goes online: Union Bank braves the domestic economic storm and joins online banking community
CHINA NEWS
January 04, 1999
JOURNAL CODE: FCHN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 892

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... works very much like processing Internet credit card transactions. A customer keys in a digital **identification** code at Union Bank's website. The bank then provides a certificate of authority for authentication of the **digital** ID.
After the security **check** , the customer can then make one of **several** standard online **transactions** , including remittance, **account balance check** , bill collection and fund transfer to two or more **accounts** . He or she can also browse through updated financial market data from Union Bank's ...

11/3,K/26 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter

01776732
Fleet Financial Group Revises Checking Account, Fee Structures
Bruce Mohl
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (BOSTON GLOBE)
May 29, 1998 3:18
JOURNAL CODE: KBGL LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 699

... 1,500 is required to avoid a $10 monthly fee. Transactions made by ATM or **check** also are restricted under the newaccount. Customers each month are allowed 50 free transactions and...

...the average balancerequirement is satisfied, each regular transaction is 50 cents and eachstaff-assisted phone **transaction** is $ **2** . Schepker said only **2** percent of Fleet customers make more than 50transactions a month. For new Fleet customers, the only way to avoid monthly **checking** accountfees will be to open a Fleet One Classic **account** , which requires a $4,000average daily **balance** . Schepker noted, however, that Fleet One Classic allowsmore banking assets to be counted toward the daily balance. Cummings said the $2 fee for self-service **checking** customers who dealwith a human teller is a sign of things to come, as banks **find** more and moreways to boost their fee income. Schepker said the fee won't be...

11/3,K/27 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications

0190087
In Brief: Illinois Bank Offers PC Banking Services
American Banker - November 1, 1996; Pg. 6; Vol. 161, No. 211
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 70

TEXT:
The $555 million-asset Glenview State Bank is offering on-line banking services.

Customers can **check** **balances** , **find** paid **items** , research **transactions** going back **two** statement cycles, transfer funds, pay bills, and communicate with the bank via E-mail.

The system provides a direct link to the customer information. **Account** access requires a PIN. The **software** and **account** setup are free, although the bill-paying feature costs $4.95 a month.

11/3,K/28 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications

0093722
ATM Lull? Look Again: Despite a business-as-usual attitude, the number of ATM's installed continues to grow.
American Banker - December 12, 1988; Pg. 11; Vol. 153, No. 241
WORD COUNT: 1,193

BYLINE:
By Linda Fenner Zimmer

TEXT:
...monitoring systems is in place? How responsive are institutions to problems once they have been **identified** ?

Ironically, ATMs are, in reality, quite successful when measured in terms of the transaction volumes generated - especially when **compared** with other **electronic** banking services such as point-of-sale, telephone bill paying, home banking, and ACH.

The... generate 5.02 billion annual transactions, assuming 5,100 transactions per month per machine, excluding **balance** inquiries. Withdrawals **account** for 76% of this volume or 3.81 billion **transactions** . If one assumes that **two** ATM withdrawals displace one **check** , then ATMs today are displacing approximately 8% of the 23 billion personal **checks** being written and

processed annually.
But the volume has fallen far short of industry expectations...

11/3,K/29 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications

0088900
MARKET VIEW
American Banker - May 19, 1988; Pg. 6; Vol. 153, No. 98
WORD COUNT: 555

BYLINE:
- Jeffrey Kutler and Jay Rosenstein

TEXT:
... year. But only 150,000 of them are valid outside the country. MasterCard's
Korean **transaction** volume doubled last year to $ **2** billion, while merchant
locations quadrupled to 50,000. Leaders of MasterCard's Asia/Pacific region held their annual meeting in Seoul May 7-9.

Checks and **Balances**

Seattle-First National Bank this week introduced two **checking accounts** aimed at reducing or eliminating fees for some customers.

One is a flat fee **account** , in which customers will pay $5 a month regardless of the balance in the **account** , the number of checks written, or
how often they use a Seafirst **automated** teller machine. Previously, customers without at least $350 in their account were charged 20 cents...

(4)

```
Set     Items   Description
S1       1885   RECONCIL? OR BALANC?
S2       5950   ACCOUNT? OR LEDGE? OR BOOKKEEP? OR BOOKEEP? OR BOOK()KEEP?
S3      18028   TRANSACTION? OR REGISTER? OR RECORD? OR ENTRY OR ENTRIES OR
             LIST? ? OR RECORD? OR ITEM? OR LINEITEM?
S4       2074   S3(5N) (MULTIPL? OR MANY OR TWO OR 2 OR SECOND OR PAIR? OR
            2ND OR DIFFERENT? OR HETEROGEN? OR VARIOUS OR VARY? OR SEVERA-
            L? OR PLURAL? OR COMBIN?)
S5      18203   FIND? OR LOCAT? OR IDENTIF? OR RECOGNI? OR DETERMIN?
S6      11169   MATCH? OR COMPAR? OR CHECK? OR VERIF?
S7        616   S1 AND S3
S8        116   S4 AND S5 AND S6
S9         29   S2 AND S8
S10        29   S9 NOT PY>2000
S11        27   S10 NOT PD>20000324
File 256:SoftBase:Reviews,Companies&Prods. 85-2002/Apr
         (c)2002 Info.Sources Inc
```

11/3,K/1
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01600491 DOCUMENT TYPE: Product

PRODUCT NAME: Perfect Circle Export Management System 5.3 (600491)

Perfect Circle Solutions (363405)
1009 Wilshire Blvd #221
Santa Monica, CA 90401 United States
TELEPHONE: (310) 395-5127

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 000807

...3 was designed to solve the problems of importers and exporters. Order entry provides online **checks** of the customer's **account** status and flags past-due and over-credit limit conditions while online. Pricing includes the option of a multiple-level matrix plus contract with manual override. Inventory control **identifies** , tracks and updates actual costs of inventory **items** with **multiple** categories of costs associated with international freight movement. Traffic control allows the tracking of each ...

...are included. Sales analysis is provided by customer, item and warehouse, including profitability information. General **Ledger** includes flexible period posting. The package is a comprehensive, integrated project tracking system.

DESCRIPTORS: Order Entry; **Accounting** ; Globalization; Sales Analysis; Order Processing

11/3,K/2
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01538701 DOCUMENT TYPE: Product

PRODUCT NAME: PROTRAC Fixed Asset Management System Series 4000 (538701)

TISCOR (590045)
12250 Parkway Center Dr
Poway, CA 92064 United States
TELEPHONE: (619) 451-3710

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 981020

PROTRAC Fixed Asset Management System Series 4000 is designed to **account** for all furnishings, fixtures and equipment owned by an organization. Not only does the system maintain an inventory of fixed assets, it tracks their **location** as well, even when they are **checked** out of the facility. Some useful features of the software include: (1) complete user set-up prompting; (**2**) unlimited pick **lists** that set-up easily; (3) a variety of accurate reports including Asset Roster, Inventory Variance...

11/3,K/3
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01525316 DOCUMENT TYPE: Product

PRODUCT NAME: ESCROW System Level III 3.0 (525316)

Real-Time Computer Services Inc (489352)
132 Euclid Ave
Ardsley, NY 10502 United States
TELEPHONE: (914) 693-7000

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 980123

...0 provides the same features as the ESCROW System Level I, and adds additional reports, **checkwriting** , archiving, merge, data export and report writing capabilities and a second run-time license. The system is a comprehensive, easy-to-use, escrow **accounting** compliance tool for attorneys. It supports data entry, online retrieval and report generation of **transactions** across **multiple** banks, bank **accounts** and escrow clients, permitting law firms to monitor and generate detailed **ledgers** and audit trails **identifying** what transactions took place, when they took place and with what banks.

DESCRIPTORS: Legal; Fund **Accounting** ; Law Firms; **Check** Writing; Law Firm **Accounting**

11/3,K/4
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01525308 DOCUMENT TYPE: Product

PRODUCT NAME: ESCROW System Level II 3.0 (525308)

Real-Time Computer Services Inc (489352)
132 Euclid Ave
Ardsley, NY 10502 United States
TELEPHONE: (914) 693-7000

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 980123

...II 3.0 provides the same features as the ESCROW System Level I, and adds **checkwriting** , archiving and merge capabilities and a second run-time license. The system is a comprehensive, easy-to-use, escrow **accounting** compliance tool for attorneys. It supports data entry, online retrieval and report generation of **transactions** across **multiple** banks, bank **accounts** and escrow clients, permitting law firms to monitor and generate detailed **ledgers** and audit trails **identifying** what transactions took place, when they took place and with what banks.

DESCRIPTORS: Legal; Fund **Accounting** ; Law Firms; **Check** Writing; Law Firm **Accounting**

11/3,K/5
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01525294 DOCUMENT TYPE: Product

PRODUCT NAME: ESCROW*Plus System 3.0 (525294)

Real-Time Computer Services Inc (489352)
132 Euclid Ave
Ardsley, NY 10502 United States
TELEPHONE: (914) 693-7000

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 980123

...System 3.0 provides the same features as the ESCROW System Level I, and adds **checkwriting** capabilities. The system is a comprehensive, easy-to-use, escrow **accounting** compliance tool for attorneys. It supports data entry, online retrieval and report generation of **transactions** across **multiple** banks, bank **accounts** and escrow clients, permitting law firms to monitor and generate detailed **ledgers** and audit trails **identifying** what transactions took place, when they took place and with what banks.

DESCRIPTORS: Legal; Fund **Accounting** ; Law Firms; **Check** Writing; Law Firm **Accounting**

11/3,K/6
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01486191 DOCUMENT TYPE: Product

PRODUCT NAME: Payroll System 7.0 (486191)

Legler Systems Co (567183)
23 Charles Hill Rd
Orinda, CA 94563 United States
TELEPHONE: (925) 254-1264

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 010510

...supports multiple users in an online environment. The printed reports include time card edits, payroll **checks** , hour and expense distributions, IRS W-21 form, federal and state calculations and vacation balances. The online screen displays include: (1) a query of a specific employee or time card **transaction record** ; (**2**) displays of hours worked; (3) a general display of hours or dollars in a pay...
...user-friendly operational and control features of the system including laser printer support. Zero amount **checks** are not printed and **check** amount is spelled out. The software maintains control over **check** numbers used so that missing **checks** can be **identified** each time the **checks** are printed. Automatic assignment of General **Ledger** expense **account** codes from the Employee Master Record occurs when Time Card data is added into the...

DESCRIPTORS: Payroll; **Check** Writing; Payroll Tax Tables; **Accountants** ; Network Software; LANs

11/3,K/7
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01475041 DOCUMENT TYPE: Product

PRODUCT NAME: FMS II-PURCHASING (475041)

Mitchell Humphrey & Co (564575)
11720 Borman Dr
St Louis, MO 63146-4192 United States
TELEPHONE: (314) 991-2440

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 991103

...distribute requisitioning tasks. Important features of FMS II-PURCHASING include: user-created workflows; five-way **matching** among POs, inspection reports, receiving reports, bills, and freight charges; computation of special and normal charges, e.g., use tax or freight billed; allocation of computations to predefined **accounts** ; unit of measure conversions; and automatic faxing of purchase orders to vendors. Vendor performance features of FMS II-PURCHASING include: copying of master **records** ; prototype **records** ; master vendors; **multiple** addresses per vendor; and commodity tracking by vendor. FMS II-PURCHASING streamlines document entry through ...

...defined approval paths; automatic conversion of approved requisitions to POs; decentralized tracking and entry; funds **checking** ; automatic selection of vendors by commodity class; date-sensitive pricing; automatic updating of inventory when...

...throughout the entire purchasing cycle. Receiving functions include: tracking of cost variances; the ability to **match** freight invoices with receiving reports; **identifies** items needing inspection; adjusts inventory automatically; and stores user-defined reason codes for inspection rejections...

DESCRIPTORS: Purchasing; **Accounting** ; Purchase Orders; Material Control; Sales Tax

11/3,K/8
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01470074 DOCUMENT TYPE: Product

PRODUCT NAME: Shop Management, Assembly & Repair Tracking (SMARTS) (470074)

P M Sulcs & Associates Ltd (058629)
4240 Manor St #201
Burnaby, BC V5G 1B2 Canada
TELEPHONE: (604) 437-4494

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 000421

...repair, overhaul and assembly user with a work order environment. The system provides: (1) the **recording** and dispatching of work orders; (2) transmitting of instructions on what is required and how it is to be done; (3...
...overhaul and rebuild activities, with special attention to warranty processing. Customer Management includes full credit **verification** , multiple **locations** , complex pricing, rebates and discounts. Financials includes full reporting, payables, receivables and other optional capabilities...

DESCRIPTORS: Job Costing; Estimating; Equipment Maintenance; Manufacturing ; **Accounting** ; Labor Costing; Inventory; Job Shops; Distributors; Service Industries

11/3,K/9
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01466239 DOCUMENT TYPE: Product

PRODUCT NAME: Integral Materials Management (466239)

Integral Systems Inc (614378)
2730 Shadelands Dr #101
Walnut Creek, CA 94598-2515 United States
TELEPHONE: (925) 939-3900

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 960607

...requisition processing; (2) bid/quote generation; (3) contract management; (4) purchasing; (5) receiving; (6) invoice **matching** ; (7) inventory control; and (8) distribution. The system works in combination with Electronic Data Interchange, General **Ledger** , **Accounts** Payable and Project **Accounting** systems. Users have instant access to an extensive database containing detailed information about each purchased...
...to adapt to unique organizational requirements in the following areas: (1) materials profiles and control **records** ; (**2**) class code master **records** that categorize goods for reporting and provide **accounting** controls; (3) **location** of inventory and groups of non-stocked items; (4) service unit code records that **identify** delivery points for distribution; and (5) distribution records that provide detailed **verification** for the general **ledger** system. Users can simplify materials processing by using bar coding and the system's handheld...

11/3,K/10
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01466093 DOCUMENT TYPE: Product

PRODUCT NAME: Accounts **Payable & Purchase Control 6.5.1 (466093**

Integral Systems Inc (614378)
2730 Shadelands Dr #101
Walnut Creek, CA 94598-2515 United States
TELEPHONE: (925) 939-3900

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 960607

PRODUCT NAME: Accounts **Payable & Purchase Control 6.5.1...**

Accounts Payable & Purchase Control 6.5.1 is available with or without the Purchase Control module. The application's key features include: (1) **multiple** distributions per line **item** with automatic or user-defined allocations; (**2**) online, real-time **entries** , inquiries and updates; (3) detailed receipt tracking; (4) model documents for fast repetitive entries; (5...

...share common vendor files or have separate ones; (7) real-time two- or three-way **matching** between invoices, purchases and the receipt of information; (8) cash requirement forecasting that reflects future...

...based on invoices and purchase orders; (9) recurring payments can be made automatically; (10) automatic **check** reconciliation; (11) current and historical data can be included on standard reports; (12) user controls...

...and selection criteria; (13) 1099 reporting capabilities and employee expense tracking; (14) tax tracking; (15) **identification** of missing or late receipts and invoices; (16) purchase order tracking and status reporting; (17) automatic **accounting** for quantity and price variance and uninvoiced receipts; (18) an automatic interface with general **ledger** project **accounting** inventory and cost **accounting** systems; (19) EDI capabilities; (20) an error suspense file for easy error handling; (21) extensive...

DESCRIPTORS: **Accounts** Payable; Purchasing; Purchase Orders; **Accounting**

11/3,K/11
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01267953 DOCUMENT TYPE: Product

PRODUCT NAME: SunSystems 4.2 (267953)

Systems Union Inc (481246)
1 N Lexington Ave
White Plains, NY 10601 United States
TELEPHONE: (914) 948-7770

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 980420

...4.2, targeted for international organizations, is an integrated suite of modules consisting of SunAccount **Ledger Accounting** (combining G/L, A/P and A/R), Multi-Currency, Corporate Allocations, Fixed Assets, SunBusiness ...

...organizations in 172 countries, available in 24 languages and complies with FASB52, GAAP and SSAP **accounting** standards. SunAccounts supports: (1) an unlimited number of **accounts** , analysis codes and organizations **ledgers** ; (2) recurring and reversing journals; and (3) 99 **accounting** periods and data import/export. Designed to use both a graphical and menu-driven interface, it can run the combined **ledger** , receivables, payables, client or project **ledger** simultaneously. The Multi-Currency module handles an unlimited number of foreign currencies in any **ledger account** and allows posting between **ledgers** in any currency. The Corporate Allocations module can work within a single **ledger** allocating costs and charges across departments or in a multi-company environment making allocations across...

...or multi-currency order entry and invoicing. The invoicing module can also stand alone. Order **Entry** interfaces with inventory with **multiple** order stages. Purchase Order **Entry** and Invoicing provide commitment **accounting** in addition to purchase control. The Invoice Register links purchase control to the A/P with full **matching** facilities. The Inventory module allows the definition of any number of inventory **locations** and costing by Standard, Latest, FIFO or Average Cost.

DESCRIPTORS: **Accounting** ; General **Ledger** ; Order Processing; Inventory; Asset Management; Purchasing; Billing; Foreign Language Packages

11/3,K/12
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01224685 DOCUMENT TYPE: Product

PRODUCT NAME: P O Writer Plus for Windows 4.0 (224685)

PurchasingNet Inc (409103)
125 Half Mile Rd PO Box 480
Lincroft, NJ 07738 United States
TELEPHONE: (732) 946-8844

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 990706

...can: (1) process and store material receipt transactions and maintain current open purchase order status; (**2**) generate receipt history reports by **item** , vendor, buyer, **account** number and receiving **location** ; and (3) produce open order status reports by buyer, vendor and ship-to **locations** (sorted by due date or item number sequences). Vendor Performance rates vendor performance based on...
...Inventory Control processes and stores shipment (usage) transactions and maintains current on-hand balances by **location** . Usage history reports can be by item number, department and job number in units and dollars. Inventory status reports can be by item number and **location** in units and dollars. ABC analysis and automatic reorder analysis can be generated. An **Accounts** Payable Interface processes and stores invoice information. It provides invoice **matching** capability versus purchase order and receipt transactions and generates status reports by **account** number showing receipt and invoice status. The Ad Hoc Reporting Module (optional) generates user-defined...

11/3,K/13
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01026093 DOCUMENT TYPE: Product

PRODUCT NAME: HighestRank.com (026093)

EldAr Co (643742)
95 Liberty St #A8
Stamford, CT 06902 United States
TELEPHONE: (203) 323-4363

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 000000

...translate into higher Web site traffic. The service focuses on the top search engines that **account** for 95 percent of searching traffic, and on placing within the first two to three...

...services to fine-tune each page's placement. Reports provided by HighestRank.com's monitor **list** each page and keyword phrase- **combination** 's ranking. Site owners can **compare** today's rankings with those of the last report and can **determine** whether their site's pages are improving their rankings.

11/3,K/14
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01018240 DOCUMENT TYPE: Product

PRODUCT NAME: Nonesuch Acquisitions System (018240)

Ringgold Management Systems Inc (237515)
15556 NW Oakhills Dr
Beaverton, OR 97006-5507 United States
TELEPHONE: (503) 645-3502

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 960920

...OCLC and WLN with transfer of bibliographic data to Nonesuch from any source of MARC **records** ; (**2**) **multiple** requestors or ordering **locations** with separate ordering or **accounting** as needed; (3) fund **accounting** for any number of funds, given in a hierarchy of four levels; (4) management reports...
...systems; (6) analysis of vendor delivery times and discounts; (7) online order entry with duplicate **checking** ; (8) automatic claim and cancellation; (9) handling of pro-formas, approvals, standing orders, gifts, exchanges...

DESCRIPTORS: Libraries; Acquisitions; Fund **Accounting** ; Network Software; LANs; Library Automation Systems; Schools

11/3,K/15
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01018083 DOCUMENT TYPE: Product

PRODUCT NAME: WEIGHT-WATCH 2.0 (018083)

Trionics (344265)
111 Croydon Rd
Baltimore, MD 21212 United States
TELEPHONE: (410) 532-7517

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 010919

WEIGHT-WATCH **2** .0 keeps **records** of all Weight Watcher and health club members and all meetings held. The leaders' and receptionists' commissions, time and mileage are calculated and printed. All site meetings are **accounted** for and at the end of the month, the system prints **checks** for each meeting site based on usage. Full reporting of all meetings, site **locations** , inventory (scales, menus, etc.), employee payroll and Weight Watchers International records are available. A transfer...

11/3,K/16
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01016043 DOCUMENT TYPE: Product

PRODUCT NAME: CREDISWITCH (016043)

Magnum Communications Ltd (372358)
280 Interstate N Pkwy #520
Atlanta, GA 30339-2222 United States
TELEPHONE: (770) 952-4940

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 000807

CREDISWITCH is an online credit bureau access service designed to automate the **determination** of credit worthiness based on credit bureau information. It provides online computer-to-computer access...

...fee. It gives clients direct credit bureau access and automated application processing on a per- **transaction** basis. **Various** functions are offered which include disaster recovery, peak-load processing, interim solutions, low-volume access...

...analysis. Features include: (1) automatically selects the appropriate bureau; (2) offers access to skip tracing, **verification** of **accounts** and social security numbers and delinquency risk models; (3) allows the user to select the...

11/3,K/17
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01014823 DOCUMENT TYPE: Product

PRODUCT NAME: CA-Endevor for DB2 (014823)

Computer Associates International Inc (081957)
1 Computer Associates Plaza
Islandia, NY 11749 United States
TELEPHONE: (631) 342-5224

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 010329

...for CA-Endevor for MVS users to synchronize DB2 applications with their DB2 dependencies. It **identifies** when application components and DB2 objects are not synchronized, using CA-Endevor footprints. The program reduces the possibility of production SQL failures by ensuring that isolated changes take into **account** program and/or DB2 entities which can be outside their scope. It consists of five...
...it to the DB2 plans and/or packages bound to the DBRM. The Synchronize phase **identifies** CA-Endevor for MVS element and DB2 object dependencies using footprint information from the Footprint facility. In addition to **several** reports, Synchronize creates a **list** of all elements and DB2 objects which comprise the application. The Build facility uses this...

...BIND commands, SCL GENERATE or MOVE statements and DDL for the entire application. The Catalog **Compare** facility uses the DDL generated by Build and **compares** it with a target DB2 catalog. A **comparison** report is generated and any discrepancies can be rectified with the XALTER and SQL statements...

11/3,K/18
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01014632 DOCUMENT TYPE: Product

PRODUCT NAME: Retirement Solutions (014632)

Money Tree Software (326534)
PO Box 637
Philomath, OR 97370 United States
TELEPHONE: (541) 929-2140

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 010919

...needs, social security benefits, retirement plan or other income including adjustments for inflation. It then **determines** how long existing capital and additions will last at two rates of return. A Monte...

...is also included. IRA Proposal shows the advantage of using an IRA for retirement accumulation (**compared** to taxable savings) and also computes the allowable deductions and future income available using the...

...how long the IRA would have to be retained before it would break even as **compared** to a regular savings plan. The Retirement Plan Exchange projects two retirement plans side-by-side and helps clients make an informed decision. RMD/72+ plan **lists** pre-age 59 1/ **2** distributions from a qualified plan without penalty tax. Minimum distribution and excess distribution tax are...

DESCRIPTORS: Financial Planning; Tax Planning; **Accountants** ; Stock Brokers; Insurance Agencies; Spreadsheet Utilities

11/3,K/19
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

01011306 DOCUMENT TYPE: Product

PRODUCT NAME: Lawson Accounts **Payable (011306**

Lawson Software (056782)
380 St Peter St
St Paul, MN 55102-9775 United States
TELEPHONE: (651) 767-7000

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 960510

PRODUCT NAME: Lawson Accounts **Payable**...

Lawson **Accounts** Payable provides extensive parameterization, allowing users to streamline the invoice entry and payment control process. Vendors can set up any combination of 'purchase from' and 'remit to' **locations** to facilitate virtually any purchasing arrangements. **Several** invoice **entry** options facilitate complicated functions, as well as entry of standard invoices. Payment scheduling capabilities **match** the structural and reporting requirements of almost any organization. The Employee Expense module can issue advances, **match** expense reports, create statements and separate employee **checks** from vendor **checks** . Other features include: (1) void **checks** ; (2) recurring invoices; (3) duplicate invoice editing; (4) multicurrency processing; and (5) VAT and GST...

...The product is part of Lawson's Open Enterprise Financial System which also includes General **Ledger** , **Accounts** Receivable, Asset Management and Projects modules.

DESCRIPTORS: **Accounts** Payable; **Check** Writing; **Accounting** ; Network Software; Client/server

11/3,K/20
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01011014 DOCUMENT TYPE: Product

PRODUCT NAME: Accounts **Payable System (011014**

Syntonic Systems Inc (165212)
80 8th Ave #901
New York, NY 10011-5126 United States
TELEPHONE: (212) 989-8787

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 961125

PRODUCT NAME: Accounts **Payable System**...

The **Accounts** Payable System is online and provides for full open-item **accounting** . It is designed to run either as a standalone system or integrated with SSI's General **Ledger** System. The following features are included: (1) handles a full multi-company environment; (**2**) provides for full open- **item** **accounting** ; (3) can distribute the invoice amount among 12 GL **accounts** (e.g., purchases, freight and inventory amounts) by dollar amount or by percent and prints...

...of the expense distribution; (4) produces a Cash Requirement Report prior to the printing of **checks** which is helpful in **determining** to whom payments should be made or deferred; (5) provides for complete audit trails; (6...

...given vendor; (7) automatically transfers the information collected in the Payables System to the General **Ledger** System; (8) maintains vendor names and addresses and additional information as well as multiple Pay...

...maintains standard payment terms offered to the user by each vendor; (10) enters standard expense **accounts** charged for purchases from the vendor; (11) provides for the handling of **different** types of **transactions** (i.e., manual payments, credit memos, adjustments, voids, etc.) against one voucher; and (12) produces edit lists for **verification** . **Checks** are automatically produced for selected vouchers. The system can produce one **check** per vendor when there are multiple vouchers for a vendor. The remittance advice accompanying each **check** shows voucer numbers, invoice numbers, credit numbers, comments on the transactions and the **account** number assigned to the vendor by the user.

DESCRIPTORS: **Accounts** Payable; **Check** Writing; **Accounting**

11/3,K/21
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01008848 DOCUMENT TYPE: Product

PRODUCT NAME: Purchasing Management Extra (PMX) (008848)

Bellwether Software Corp (375144)
9900 Shelbyville Rd #6B
Louisville, KY 40223 United States
TELEPHONE: (502) 426-5463

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 011127

...the following modules: (1) PURCHASING (with vendor management, purchase order generation, history and management reports); (**2**) RECEIVING (with receipt **entry** , open/overdue order tracking and vendor performance ratings); (3) REQUISITIONING (with requisition entry, electronic approvals
...
...automatic conversion to purchase orders); (4) INVENTORY (with inventory balances tracked at multiple inventory warehouse **locations** ; (5) REQUEST FOR QUOTATIONS (with RFQ generation for selected vendors, vendor bid entry and conversion of the successful vendor's RFQ to a purchase order); and (6) **ACCOUNTS** PAYABLE INTERFACE (with online **matching** of invoice to the P.O. and receipts and transfer of ' **matched** ' invoices to the A/P system for payment). An ad-hoc Report Writer is available...

11/3,K/22
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

01006211 DOCUMENT TYPE: Product

PRODUCT NAME: Pension & Roth Analyzer (006211)

Brentmark Software Inc (504521)
3505 Lake Lynda Dr #212
Orlando, FL 32817-8327 United States
TELEPHONE: (407) 879-6665

RECORD TYPE: Directory

CONTACT: Sales Department

REVISION DATE: 000000

...income tax on lump-sum distributions with 10-year averaging. Its retirement planning processes include **determining** gross distributions necessary to reach entered living expenses and handling **multiple itemized** living expenses and applying them to designated years. Its Roth IRA analysis and insurance analysis...
...Roth IRA Analyzer generates customized reports that feature 3D stacked bar charts, and it displays **comparison** reports to facilitate further analysis.

DESCRIPTORS: Estate Planning; Financial Planning; Tax Planning;
Accountants ; Investment Analysis

11/3,K/23
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00123134 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Shopping (840432); Privacy (838136)

TITLE: Online Shopping: Not So Safe?: A checklist **for safe surfing...**
AUTHOR: Holden, Greg

SOURCE: Computer Currents, p23(8) Feb 8, 2000
ISSN: 8756-0046

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000730

TITLE: Online Shopping: Not So Safe?: A checklist **for safe surfing**.....

...Web snoops want from surfers; data mining and profiling; personalization; privacy statements; cookies; Global Unique **Identifiers** ; surveillance in the workplace; how to protect oneself online; deleting cookies; using differing ISPs and e-mail **accounts** ; anonymous surfing; the safety of SSL; and how to improve Web privacy. According to one...

...to a direct mail list, although people can choose to keep their names off mailing **lists** . Web shoppers should know that **many** of the sites they visit online can snoop to an unacceptable level using advanced data...

11/3,K/24
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00110251 DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Home & Business (678678); Microsoft Money Financial Suite 98 (673927)

TITLE: Easy Money: Surprise! Personal finance packages can run your busi...
AUTHOR: Hogan, Mike
SOURCE: PC/Computing, v11 n7 p203(5) Jul 1998
ISSN: 0899-1847

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

REVISION DATE: 20000430

Intuit's Quicken Home & Business 98 and Microsoft's Microsoft Money Financial Suite 98 are **compared** personal finance packages that help small businesses organize **records** for effective business management. The **two** provide all the **bookkeeping** tools needed, and do not provide a too-large feature set, such as those in full-functioned **accounting** packages. Both products provide easy-to-follow steps for setting up finances, but users **find** Quicken's process a little bit easier to use. For reconciling **accounts** , testers finished all **account** reconciliation tasks in Quicken 98 without using on-screen help. Money 98's comprehensive monthly...

...features in Quicken Home & Business 98 include integrated invoicing and receivable tracking; a tax-deduction **finder** ; and an Emergency Records Organizer. Money 98's innovative features include intelligent prompts from an...

DESCRIPTORS: Personal Finance; Small Business; IBM PC & Compatibles; Windows; Financial Reporting; **Accounting** ; Expense Tracking

11/3,K/25
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00106304 DOCUMENT TYPE: Review

PRODUCT NAMES: **Call** Accounting **(830348**

TITLE: **Call** Accounting **Update: The Products. The Trends. The Deal.**
AUTHOR: Deixler, Lyle
SOURCE: Teleconnect, v15 n10 p87(3) Oct 1997
ISSN: 0740-9354
HOMEPAGE: http://www.teleconnect.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20011030

PRODUCT NAMES: **Call** Accounting **(**

TITLE: **Call** Accounting **Update: The Products. The Trends. The Deal.**

Trends in call **accounting** products' development include the ability to use the Internet and intranets with a browser to gain access remotely from hotel rooms, off-site **locations** , and home. Some systems also allow use of the World Wide Web to cull data...

...also can track what equipment processed a sign-on, in order to measure performance as **compared** to Internet usage. Many systems use graphical user interfaces (GUIs) and run on Windows, and many tools provide scripting for reporting and other automation tasks. Many call **accounting** products with smaller footprints are becoming available, and they pack quite a bit of power, with the ability to process thousands of call **records** and as **many** extensions as needed. Smarter, enhanced buffer boxes are becoming available. They reside near a switch...

...at preset times or when the user dials. For users who would rather outsource call **accounting** , the use of service bureaus is growing. They install a buffer box at the site...

DESCRIPTORS: Call **Accounting** ; Telecommunications; Telephone Monitoring; IBM PC & Compatibles; Windows

11/3,K/26
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

00084606 DOCUMENT TYPE: Review

PRODUCT NAMES: **Internet** **(833029)**

TITLE: **MacWEEK Guide to the Internet**
AUTHOR: Ubois, Jeff
SOURCE: MacWEEK, v9 n45 p34(4) Nov 13, 1995
ISSN: 0892-8118
HOMEPAGE: http://www.macweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010430

...up quickly. Many Internet service providers will host Web sites, but it is important to **find** the right provider. Costs vary tremendously. The least expensive option is to simply purchase a UNIX shell **account** from a local provider, although this does not allow for custom addresses. Another option is...
...which offer assistance with order taking and electronic commerce. Some larger sites may benefit from **registering** a custom domain name. Although **many** Web servers are UNIX machines, Macintoshes offer easier setup and

administration while providing **comparable** performance.

11/3,K/27
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2002 Info.Sources Inc. All rts. reserv.

00071366 DOCUMENT TYPE: Review

PRODUCT NAMES: General Ledger **(580163); Financial Manager (580147); Great Plains Dynamics C/S+ (404853**

TITLE: New Accounting **Infrastructures**
AUTHOR: McKie, Stewart
SOURCE: DBMS, v7 n12 p80(5) Nov 1994
ISSN: 1041-5173
HOMEPAGE: http://www.dbmsmag.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010926

PRODUCT NAMES: General Ledger **(**

TITLE: New Accounting **Infrastructures**
Accounting software has been shifting to client/server. Unlike other vendors, SQL Financials International has no legacy baggage, and created their SQL Financials software to take advantage of this move. Their **accounting** modules offer an attractive GUI and several innovative functions, but can still coexist with legacy...

...import data from external files in a variety of formats. The utility can do error **checking** , and audit incoming data. Further, it can **recognize different transaction** types. Other modules are available for job scheduling. Great Plains Software also has a client/server **accounting** product. Their Dynamics C/S+ includes a portable FairCom database server engine, and also supports...

DESCRIPTORS: **Accounting** ; SQL; Client/server; Network Software; Database

(5)

```
Set     Items   Description
S1     241440   RECONCIL? OR BALANC?
S2    1334302   TRANSACTION? OR ACCOUNT? OR REGISTER? OR RECORD? OR ENTRY -
            OR ENTRIES OR LIST? ? OR RECORD? OR ITEM?
S3      80731   S2(5N) (MULTIPL? OR MANY OR DIFFERENT? OR HETEROGEN? OR VA-
            RIOUS OR VARY? OR SEVERAL? OR PLURAL? OR COMBIN?)
S4    1794325   FIND? OR LOCAT? OR IDENTIF? OR RECOGNI? OR DETERMIN?
S5    1191962   MATCH? OR COMPAR? OR CHECK? OR VERIF?
S6        741   S1 AND S3
S7         38   S4 AND S5 AND S6
S8         20   S7 AND IC=G06F?
S9         20   IDPAT (sorted in duplicate/non-duplicate order)
S10        20   IDPAT (primary/non-duplicate records only)
File 347:JAPIO Oct/1976-2001/Dec(Updated 020503)
         (c) 2002 JPO & JAPIO
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200230
         (c) 2002  Thomson Derwent
```

(6)

```
Set     Items   Description
S1     138224   RECONCIL? OR BALANC?
S2     130678   ACCOUNT? OR LEDGE? OR BOOKKEEP? OR BOOKEEP? OR BOOK()KEEP?
S3     401517   TRANSACTION? OR REGISTER? OR RECORD? OR ENTRY OR ENTRIES OR
              LIST? ? OR RECORD? OR ITEM? OR LINEITEM?
S4     134253   S3(5N) (MULTIPL? OR MANY OR TWO OR 2 OR SECOND OR PAIR? OR
             2ND OR DIFFERENT? OR HETEROGEN? OR VARIOUS OR VARY? OR SEVERA-
             L? OR PLURAL? OR COMBIN?)
S5    1001499   FIND? OR LOCAT? OR IDENTIF? OR RECOGNI? OR DETERMIN?
S6     696430   MATCH? OR COMPAR? OR CHECK? OR VERIF?
S7        452   S1(5N)S4
S8         96   S2(10N)S7
S9         34   S8(S)(S5 OR S6)
S10        96   S8 OR S9
S11        39   S8 AND IC=G06F-017?
S12        22   S9 AND IC=G06F?
S13        45   S11 OR S12
S14        45   IDPAT (sorted in duplicate/non-duplicate order)
S15        44   IDPAT (primary/non-duplicate records only)
File 348:EUROPEAN PATENTS 1978-2002/May W01
         (c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020509,UT=20020502
         (c) 2002 WIPO/Univentio
```

15/5/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01420563
System for managing accounting data in real time
Echtzeitverwaltungssystem fur Buchhaltungsdaten
Systeme en temps reel de donnees de comptabilite
PATENT ASSIGNEE:
Cassano, Maurizio, (3406290), Via Vincenzo Monti 56, 20123 Milano, (IT), (Applicant designated States: all)
Pavesi, Roberto, (3406300), Via Don Carlo Porro, 6, 20128 Milano, (IT), (Applicant designated States: all)
INVENTOR:
Cassano, Maurizio, Via Vincenzo Monti 56, 20123 Milano, (IT)
Pavesi, Roberto, Via Don Carlo Porro, 6, 20128 Milano, (IT)
LEGAL REPRESENTATIVE:
Petruzziello, Aldo (59341), Racheli & C. s.r.l. Viale San Michele del Carso, 4, 20144 Milano, (IT)
PATENT (CC, No, Kind, Date): EP 1199656 A2 020424 (Basic)
APPLICATION (CC, No, Date): EP 2001118589 010802;
PRIORITY (CC, No, Date): IT 00MI2200 001012
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-019/00

ABSTRACT EP 1199656 A2
A system for managing accounting data comprises a central system (4) connected to a telecommunication network, the central system comprising a hardware structure and a software component (30) comprising software to manage accounting data, software to manage bank reconciliation data and software to manage the network, the hardware structure comprising at least one CPU (3) and a data base (5) composed of an accounting data base (5') and a bank reconciliation data base (9), the central system (4) being accessible to enterprises (1), accountants (6) and banks (8), so that enterprises can record data concerning their accounting operations in the data base (5), accountants (6) can check and process the accounting operations of enterprises recorded in the accounting data base (5') and banks (8) can send the banking/financial movements of enterprises (1) to the bank reconciliation data base (9) and check these banking/financial movements in the bank reconciliation data base (9).
ABSTRACT WORD COUNT: 152
NOTE:
Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):
Application: 020424 A2 Published application without search report
LANGUAGE (Publication,Procedural,Application): English; English; Italian
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200217	1439
SPEC A	(English)	200217	3041
Total word count - document A			4480
Total word count - document B			0
Total word count - documents A + B			4480

15/5/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01379463
System for managing consumer to business and consumer to consumer relationships
System zur Verwaltung von Kunde-zu-Geschaft und Kunde-zu-Kunde Verbindungen
Systeme pour gerer le rapport consommateur-commerce et consommateur-consommateur

PATENT ASSIGNEE:
  van Brummen, John, (2656881), Jacob van Lennepkade 293 III, 1054 ZV Amsterdam, (NL), (Applicant designated States: all)
INVENTOR:
  van Brummen, John, Jacob van Lennepkade 293 III, 1054 ZV Amsterdam, (NL)
LEGAL REPRESENTATIVE:
  de Vries, Johannes Hendrik Fokke (46334), De Vries & Metman Overschiestraat 180, 1062 XK Amsterdam, (NL)
PATENT (CC, No, Kind, Date): EP 1172744 A1 020116 (Basic)
APPLICATION (CC, No, Date): EP 2000202483 000713;
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-017/60**
ABSTRACT EP 1172744 A1

A system for managing consumer to business and consumer to consumer relationships, comprises a number of client systems and a server system. A client system is adapted to communicate with the server system through a computer network, wherein the server system supports a web site with a number of web pages. The server system comprises a consumer database, wherein the web site comprises a registration component with one or more web pages for registering consumers in the consumer database. The registration page(s) request a consumer to register his consumer profile. The server system is adapted to communicate information from participating businesses to consumers in dependence on the consumer profiles. The consumer database comprises a consumer account for each consumer for storing rewards obtained in accordance with information communicated from businesses to consumers. The web site comprises a purchase registration component to allow a consumer to promote his rewards into cash rewards in dependence on the purchase of products from participating businesses.

ABSTRACT WORD COUNT: 162
NOTE:
  Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application: 020116 A1 Published application with search report
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200203	737
SPEC A	(English)	200203	2284
Total word count - document A			3021
Total word count - document B			0
Total word count - documents A + B			3021

15/5/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01072649
Client/server computing system
Benutzer/Anbieter-Rechneranordnung
Systeme d'ordinateur client/serveur
PATENT ASSIGNEE:
  International Business Machines Corporation, (200120), Old Orchard Road, Armonk, N.Y. 10504, (US), (Applicant designated States: all)
INVENTOR:
  Chessell, Amanda Elizabeth, 10 Lymington Rise, Four Marks, Alton, Hampshire GU34 5BA, (GB)
  Mulholland, Martin, Jasmine, Main Road, Otterbourne, Winchester, Hampshire S021 2EE, (GB)
  Warr, Kathryn Sarah, 24 Grovelands Road, Winchester, Hampshire S022 5JY, (GB)
LEGAL REPRESENTATIVE:
  Moss, Robert Douglas (34141), IBM United Kingdom Limited Intellectual Property Department Hursley Park, Winchester Hampshire SO21 2JN, (GB)

PATENT (CC, No, Kind, Date): EP 943991 A2 990922 (Basic)
APPLICATION (CC, No, Date): EP 99301251 990222;
PRIORITY (CC, No, Date): GB 9805781 980318
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: **G06F-009/46**

ABSTRACT EP 943991 A2
A server processing method for use in a client/server computing system which carries out transactions, has steps of: receiving a command instructing the server to carry out a step of a transaction; beginning the transaction; and determining whether a predetermined triggering event has occurred during the carrying out of the transaction, and only if the triggering event has occurred, creating a means for coordinating the transaction with respect to a plurality of elements that are involved in carrying out the transaction.
ABSTRACT WORD COUNT: 82
NOTE:
Figure number on first page: 4

LEGAL STATUS (Type, Pub Date, Kind, Text):
Application: 990922 A2 Published application without search report
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9938	431
SPEC A	(English)	9938	4104
Total word count - document A			4535
Total word count - document B			0
Total word count - documents A + B			4535

15/5/4 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

00882314
Electronic cash implementing method with a surveillance institution, and user apparatus and surveillance institution apparatus for implementing the same
Verfahren zum Einfuhren elektronischen Geldes mit einer Uberwachungseinrichtung, Gebrauchervorrichtung und Uberwachungseinricht ung zum Durchfuhren desselben
Methode de mise en oeuvre d'argent electronique avec un centre de surveillance, et dispositif de l'utilisateur et dispositif de centre de surveillance pour la mettre en oeuvre
PATENT ASSIGNEE:
NIPPON TELEGRAPH AND TELEPHONE CORPORATION, (686339), 19-2 Nishi-Shinjuku 3-chome, Shinjuku-ku, Tokyo 163-19, (JP), (Applicant designated States: all)
INVENTOR:
Okamoto, Tatsuaki, 1-51-13, Nagasawa, Yokosuka-shi, Kanagawa 239, (JP)
LEGAL REPRESENTATIVE:
Hoffmann, Eckart, Dipl.-Ing. (5571), Patentanwalt, Bahnhofstrasse 103, 82166 Grafelfing, (DE)
PATENT (CC, No, Kind, Date): EP 807910 A2 971119 (Basic)
EP 807910 A3 000105
APPLICATION (CC, No, Date): EP 97107804 970513;
PRIORITY (CC, No, Date): JP 96121688 960516
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G07F-019/00; **G06F-017/60**

ABSTRACT EP 807910 A2
A method for implementing an electronic cash system with a surveillance institution, in which a user sends a request for the issuance of electronic cash of a face value X to a bank together with user information U and a user signature verification key NU)), and the bank

stores a pair of information X and NU)) in a user database in correspondence with the user information U and sends the information pair to the surveillance institution, while at the same time the bank generates and sends a signature SB))(X,NU))) for the information (X,NU))) to the user. The surveillance institution registers the information (X,NU))) in a surveillance database in correspondence with the total amount of payments Y. The user sends to a shop the amount of payment y, the amount of money X, the signature verification key NU)) and the signature SB))(X,NU))), along with a signature SU))(e,y) for challenge information e received from the shop. The shop verifies the signatures SB))(X,NU))) and SU))(e,y) and, if they are valid, receives a payment with the electronic cash.

ABSTRACT WORD COUNT: 175

NOTE:
Figure number on first page: 1

LEGAL STATUS (Type, Pub Date, Kind, Text):

Examination:	010523 A2	Date of dispatch of the first examination report: 20010409
Search Report:	20000105 A3	Separate publication of the search report
Application:	971119 A2	Published application (A1with Search Report ;A2without Search Report)
Examination:	971119 A2	Date of filing of request for examination: 970513

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9711W2	2851
SPEC A	(English)	9711W2	9310
Total word count - document A			12161
Total word count - document B			0
Total word count - documents A + B			12161

15/5/5 (Item 5 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

00825627

METHODS AND APPARATUS FOR PROVIDING A PREPAID, REMOTE ENTRY CUSTOMER ACCOUNT

VERFAHREN UND APPARAT ZUM VERFUGUNGSSTELLEN EINES VORAUSBEZAHLTEN KUNDENKONTOS MIT FERNZUGANG

PROCEDES ET DISPOSITIF VISANT A FOURNIR UN COMPTE CLIENT A PREPAIEMENT ET A ENTREE A DISTANCE

PATENT ASSIGNEE:
American Express TRS, (2250160), American Express Tower, World Financial Center, New York, NY 10285, (US), (Proprietor designated states: all)

INVENTOR:
TASKETT, John, M., 2673 East Coquina Ct., Salt Lake City, UT 84121, (US)

LEGAL REPRESENTATIVE:
Waldren, Robin Michael (55602), MARKS & CLERK, 57-60 Lincoln's Inn Fields , London WC2A 3LS, (GB)

PATENT (CC, No, Kind, Date): EP 836727 A1 980422 (Basic)
EP 836727 A1 980513
EP 836727 B1 990929
WO 9638801 961205

APPLICATION (CC, No, Date): EP 96919084 960603; WO 96US8865 960603

PRIORITY (CC, No, Date): US 456525 950601

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

INTERNATIONAL PATENT CLASS: **G06F-017/60** ; G07F-007/02

CITED PATENTS (EP B): WO 95/34161 A; JP 3226896 A; JP 5182068 A; US 5025139 A; US 5101028 A; US 5243174 A; US 5352876 A; US 5440108 A; US 5442567 A; US 5477038 A

NOTE:
No A-document published by EPO

LEGAL STATUS (Type, Pub Date, Kind, Text):

```
 Oppn None:       000913 B1 No opposition filed: 20000630
 Application:     970402 A1 International application (Art. 158(1))
 Application:     980422 A1 Published application (A1with Search Report
                            ;A2without Search Report)
 Examination:     980422 A1 Date of filing of request for examination:
                            971231
 Change:          980506 A1 Title of invention (German) (change)
 Search Report:   980513 A1 Drawing up of a supplementary European search
                            report: 980326
 Examination:     980624 A1 Date of despatch of first examination report:
                            980507
 Grant:           990929 B1 Granted patent
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text  Language    Update    Word Count
      CLAIMS B  (English)   9939        534
      CLAIMS B   (German)   9939        486
      CLAIMS B   (French)   9939        655
      SPEC B    (English)   9939       5066
Total word count - document A           0
Total word count - document B        6741
Total word count - documents A + B   6741
```

15/5/6 (Item 6 from file: 348)

```
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

00695857
```

Wireless banking terminal using cellular telephone communication.
Drahtloses Bankterminal mit Anwendung von zellularer Funksprechkommunikation.
Terminal bancaire sans fil utilisant la communication telephonique cellulaire.

```
PATENT ASSIGNEE:
  TRANSACTION TECHNOLOGY, INC., (1175290), 3100 Ocean Park Boulevard, Santa
    Monica, CA 90405, (US), (applicant designated states:
    AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)
INVENTOR:
  Kawan, Joseph Charles, 2034 Paramount Drive, Hollywood, California 90068,
    (US)
LEGAL REPRESENTATIVE:
  Ebbinghaus, Dieter, Dipl.-Ing. et al (3183), Patentanwalte v. Funer,
    Ebbinghaus, Finck Mariahilfplatz 2 & 3, D-81541 Munchen, (DE)
PATENT (CC, No, Kind, Date):  EP 662665  A2  950712 (Basic)
APPLICATION (CC, No, Date):   EP 95100091 950104;
PRIORITY (CC, No, Date): US 177548 940105
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
  NL; PT; SE
INTERNATIONAL PATENT CLASS:  G06F-017/60

ABSTRACT EP 662665 A2
    The present invention relates to a programmable microcomputer,
  microprocessor device or home terminal/modem combination with associated
  memory and telephone circuitry designed to be operated in most
  circumstances through a standard telephone 12-key keypad input. The
  device can have the overall appearance of a telephone. The primary
  microprocessor can consist of a central processing unit and associated
  memory and include enhanced integrity features. The device delivers data
  processing capabilities and services through one or more cellular
  telephone communication channels. (see image in original document)
ABSTRACT WORD COUNT: 85

LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application:     950712 A2 Published application (A1with Search Report
                            ;A2without Search Report)
 Examination:     950712 A2 Date of filing of request for examination:
                            950328
```

Withdrawal: 970827 A2 Date on which the European patent application was withdrawn: 970627
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB95	3115
SPEC A	(English)	EPAB95	16448
Total word count - document A			19563
Total word count - document B			0
Total word count - documents A + B			19563

15/5/7 (Item 7 from file: 349)

00899532 **Image available**
METHODS AND APPARATUS FOR FORMULATION, INITIAL PUBLIC OR PRIVATE OFFERING, AND SECONDARY MARKET TRADING OF RISK MANAGEMENT CONTRACTS
PROCEDES ET SYSTEME POUR LA FORMULATION DE PREMIERES OFFRES PUBLIQUES OU PRIVEES ET LA NEGOCIATION DE MARCHE SECONDAIRE POUR DES CONTRATS DE GESTION DE RISQUES

Patent Applicant/Assignee:
PARETO PARTNERS LTD, 7 Thistle, Portola Valley, CA 94028, US, US (Residence), US (Nationality)
Inventor(s):
NAFEH John, 7 Thistle Road, Portola Valley, CA 94028, US,
YEE Kenton K, 180 Riverside Boulevard, Apt. 33F at Trump Place, New York, NY 10069, US,
Legal Representative:
NIXON Dale B (et al) (agent), Suite 3400, 717 North Harwood, Dallas, TX 75201, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200233627 A2 20020425 (WO 0233627)
Application: WO 2001US32275 20011015 (PCT/WO US0132275)
Priority Application: US 2000240903 20001017; US 2001284051 20010416; US 2001923035 20010806
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 33670

English Abstract
Key features of these methods, apparatus, and designs include (but are not limited to) innovations and implementations of futures securities; the notion of Type I, Type II, and Type III futures contracts custom tailored to specific clienteles; the notion of tickets and coupons as tradable futures contracts; the notion of bifurcation; the notion of redeemable bundles; and notion of realization of the futures market on the Internet; the apparatus of an Internet-based trading interface and engine; the notion of cookie-cutter futures electronic Internet-based futures markets for each security; the feature of maximal reliance on the Internet; and the business concept of "profitability without the need for high trading volume".

French Abstract
Les caracteristiques fondamentales de ces procedes, systeme et

conceptions comprennent (de maniere non exhaustive) : des innovations et des modes de realisation concernant des valeurs a terme ; la notion de contrats a terme normalise de type I, type II et de type III personnalises en fonction de types de clientele specifiques ; la notion de tickets et de coupons consideres comme etant des contrats a terme normalise ; la notion de bifurcation ; la notion de lots remboursables et la notion de realisation de marche a terme sur Internet ; le systeme comprenant un moteur et une interface de negociation sur Internet ; la notion de marches a terme electroniques sur Internet comportant des contrats a terme normalise, definis a l'emporte-piece pour chaque valeur ; la caracteristique de fiabilite maximale sur Internet ; et le concept commercial de "rentabilite sans recours a trop de negociations".
Legal Status (Type, Date, Text)
Publication 20020425 A2 Without international search report and to be republished upon receipt of that report.

15/5/8 (Item 8 from file: 349)

00887227 **Image available**
FINANCIAL TRANSACTION SYSTEM
SYSTEME DE TRANSACTION FINANCIERE
Patent Applicant/Assignee:
EURONET SERVICES INC, 4601 College Boulevard, Suite 300, Leawood, KS 66211, US, US (Residence), US (Nationality)
Inventor(s):
CHAMBERLIN John, 1518 Ellen Court, Little Rock, AR 72212, US,
LILES Kevin G, 16 Point South Court, Little Rock, AR 72211, US,
CLARY Jeffrey S, 10123 Monrovia, Lenexa, KS 66215, US,
Legal Representative:
ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200221416 A1 20020314 (WO 0221416)
Application: WO 2001US6965 20010305 (PCT/WO US0106965)
Priority Application: US 2000657478 20000907
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12378

English Abstract
A financial transaction system (130) and method for providing banking and financial services via wireless devices (110) over a financial data network (150).

French Abstract
L'invention concerne un systeme de transaction (130) financiere et un procede fournissant des services bancaires et financiers via des dispositifs sans fil (110) sur un reseau (150) de donnees financieres.
Legal Status (Type, Date, Text)
Publication 20020314 A1 With international search report.

15/5/9 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

00883051 **Image available**
SYSTEM AND METHOD FOR ACCOUNT RECONCILIATION
SYSTEME ET PROCEDE DE RAPPROCHEMENT DE COMPTES
Patent Applicant/Assignee:
AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express Tower, World Financial Center, New York, NY 10285-4900, US, US (Residence), US (Nationality)
Inventor(s):
PROVINSE Shirley, 5600 Knollwood Road, Bethesda, MD 20816, US,
Legal Representative:
SOBELMAN Howard I (agent), Snell & Wilmer L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-2202, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200217201 A1 20020228 (WO 0217201)
Application: WO 2001US26583 20010827 (PCT/WO US0126583)
Priority Application: US 2000228236 20000825
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 11825

English Abstract
An account reconciliation system having a particular usefulness in the reconciliation of centrally billed accounts and more specifically, in the reconciliation of centrally billed accounts (107) in the travel industry is provided (116). The system and methods of the present invention expand on the traditional match/non-match techniques and provide complete transaction management for every item on a client's account (102). In another sense, reconciliation is redefined to include each and every transaction on an account regardless of it's reconciliation status, i.e., matched (111), unresolved (115), pending, etc. Consequently, the present invention reconciles the client's account to the account balance (121).

French Abstract
L'invention concerne un systeme de rapprochement de comptes particulierement utile dans le rapprochement de comptes factures de maniere centralisee, et notamment dans le rapprochement des comptes factures de maniere centralisee (107) d'entreprises de voyages (116). Le systeme et les procedes selon l'invention elargissent les techniques classiques de correspondance/non-correspondance et permettent une gestion totale des transactions pour chaque article, sur chaque compte client (102). Autrement dit, le rapprochement est redefini de maniere a comporter toutes les transactions sur un compte, quel que soit l'etat du rapprochement, c'est-a-dire, correspondant (111), non resolu (115), pendant, etc. En consequence, l'invention permet de rapprocher le compte client du solde du compte (121).

Legal Status (Type, Date, Text)
Publication 20020228 A1 With international search report.

15/5/10 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00878900 **Image available**
MULTIFUNCTIONAL MOBILE BANKING SYSTEM
SYSTEME BANCAIRE MOBILE MULTIFONCTIONS
Patent Applicant/Assignee:
EURONET SERVICES INC, 4601 College Boulevard, Suite 300, Leawood, KS 66211, US, US (Residence), US (Nationality)
Inventor(s):
CLARY Jeffrey S, 10123 Monrovia, Lenexa, KS 66215, US,
LILES Kevin G, 16 Point South Court, Little Rock, AR 72211, US,
MILLS Mark A, 19191 Walmer, Stilwell, KS 66085, US,
VRANA Kenneth J, 5060 West 194th Terrace, Stilwell, KS 66085, US,
Legal Representative:
ALBERT Jennifer A (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200213120 A1 20020214 (WO 0213120)
Application: WO 2001US6922 20010305 (PCT/WO US0106922)
Priority Application: US 2000634984 20000808
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12396

English Abstract
An integrated transaction management system (300) includes a communications gateway (350) for conducting communications and transactions with a plurality of financial data networks utilizing a plurality of communications protocols, a plurality of interface servers (330) providing an interface between a user and a plurality of financial service applications including ATMs (333), POS (335), Internet-based banking (314), telephone-based banking, wireless short messaging services, and wireless applications (312) protocol-based banking.

French Abstract
L'invention concerne un systeme de gestion integree des transactions (300). Ce systeme comprend une passerelle de communication (350) qui permet de conduire les communications et les transactions avec plusieurs reseaux de donnees financieres utilisant plusieurs protocoles de communication, et une pluralite de serveurs d'interface (330) assurant l'interface entre un utilisateur et plusieurs applications de services financiers, a savoir: guichets automatiques (333), points de vente (335), operations bancaires sur Internet (314), operations bancaires telephoniques, services de messages courts par voie hertzienne, et operations bancaires a protocole par voie hertzienne (312).

Legal Status (Type, Date, Text)
Publication 20020214 A1 With international search report.

15/5/11 (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00865422 **Image available**
METHOD AND SYSTEM FOR PROCESSING INTERNET PAYMENTS
PROCEDE ET SYSTEME POUR LE TRAITEMENT DE PAIEMENTS PAR INTERNET

Patent Applicant/Assignee:
THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st Floor, New York, NY 10017 , US, US (Residence), US (Nationality)
Inventor(s):
O'LEARY Denis, c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021, US,
D'AGOSTINO Vincent, c/o The Chase Manhattan Bank, 270 Park Avenue, New York, NY 10021, US,
RE S Richard, 732 Hanford Place, Westfield, NJ 07090, US,
BURNEY Jessica, 301 West 53rd Street, Apt. 3F, New York, NY 10019, US,
HOFFMAN Adam, 201 East 15th Street, Apt. 6A, New York, NY 10019, US,
Legal Representative:
WEISBURD Steven I (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200199019 A1 20011227 (WO 0199019)
Application: WO 2001US20029 20010622 (PCT/WO US0120029)
Priority Application: US 2000213423 20000622; US 2000250495 20001201; US 2001886916 20010621
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 27875

English Abstract
A system and method for effectuating Electronic Funds Transfer credit messages (see Fig. 12) is disclosed. The main structural components of the system include a Payment Portal Processor (Web Broker), an Internet Pay Anyone (IPA) Account (1202), a Virtual Private Lockbox (VPL) and an Account Reporter, the existing EFT networks, and a cash card for accessing a VPL or IP account. The Web Broker is a software application that provides a secure portal for accessing the user's Demand Deposit Account (DDA) or an IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a Web Broker enhanced Wallet to fund their account, shop on the web, pay bills, store electronic receipts and transaction history, and check their recent Web Broker enhanced Wallet activity. The IPA is a special purpose account with limited functionality for making electronic payments in the form of EFT credit messages. The VPL is a limited function receive only account for receiving electronic payments through the EFT. The Account Reporter is a portal to view transaction history and the balance in IPA and VPL accounts, and provide online, real-time transaction reports and reconcile accounts receivable/purchase records against incoming EFT payment records. A physical card can be associated with either an IPA or VPL account in order to provide PIN debit capability.

French Abstract
La presente invention concerne un systeme et un procede de mise en oeuvre de messages de credit pour transfert de fonds electronique (EFT). Les principaux composants du systeme sont un processeur de portail de paiements ("Web Broker"), un compte (1202) banalise de paiement Internet (IPA), une boite postale virtuelle (VPL) et son releve de compte associe ("Account Reporter"), les reseaux de transfert de fonds electronique, et une carte de caisse pour l'acces a un compte VPL ou IP. "Web Broker" est un applicatif qui constitue un portail securise permettant d'avoir acces a un compte a vue (DDA) de l'utilisateur ou a un compte IPA, et qui peut se combiner a la fonctionnalite d'un porte-monnaie electronique

conventionnel. Le porte-monnaie electronique etendu du Web Broker permet aux consommateurs de recrediter leur compte, d'acheter sur le web, de regler des factures, de conserver les facturettes et l'historique de leurs transactions, et de verifier les dernieres operations faites avec le porte-monnaie electronique etendu du Web Broker. Le compte IPA est un compte special a fonctions limitees concu pour les paiements electroniques sous forme de messages de credit EFT. Le compte VPL est un compte reception seule a fonctions limitees destine a la reception des paiements electroniques EFT. Le releve de compte "Account Reporter" est un portail permettant de voir l'historique des transactions et les soldes des comptes IPA et VPL, et de realiser des comptes rendus en-ligne et en temps reel des transactions, tout refaisant la balance des enregistrements des depenses engagees et des achats au vu des enregistrements de paiements EFT entrants. Enfin, une carte materielle peut etre associee a un compte IPA ou VPL de facon a permettre une validation des debits par code confidentiel (PIN).

Legal Status (Type, Date, Text)
Publication 20011227 A1 With international search report.

15/5/12 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00858353 **Image available**
METHOD AND SYSTEM FOR SETTLEMENT PROCESSING
PROCEDE ET SYSTEME DE TRAITEMENT DE REGLEMENT
Patent Applicant/Assignee:
ELECTRONIC DATA SYSTEMS CORPORATION, 5400 Legacy Drive, H3-3A-05, Plano, TX 75024, US, US (Residence), US (Nationality)
Inventor(s):
BEDNARSKI Edward A, 119 Rolling Ridge Road, West Milford, NJ 07480, US,
ZIMMERMANN James J, 207 Luddington Avenue, Clifton, NJ 07011, US,
YEH Julie H, 47 Forest Avenue Ext., Westwood, NJ 07675, US,
Legal Representative:
PAGE Steven L (agent), Electronic Data Systems Corporation, 5400 Legacy Drive, H3-3A-05, Plano, TX 75024, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200191068 A2-A3 20011129 (WO 0191068)
Application: WO 2001US16465 20010521 (PCT/WO US0116465)
Priority Application: US 2000576416 20000522
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class: G07F-019/00
International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12579

English Abstract
A transaction (30) is initiated by a user (12) at an automatic teller machine (14) or an institution (20). The transaction is communicated to a settlement processor (18). The transaction is then stored in one of a plurality of tables (80) and an entry in an automated clearing house (ACH) file (32) and a report (100) is generated based on a type (42) associated with the transaction. The entry in the ACH file may direct the funds affected by the transaction to one of up to five to one of up to five different accounts at up to one of five different institutions (20).

French Abstract
Selon l'invention, un utilisateur (12) lance une transaction (30) au

niveau d'un guichet automatique bancaire (14) ou d'une institution (20). La transaction est communiquee a un processeur de reglement (18). La transaction est ensuite stockee dans une table de la pluralite de tables (80), une entree est stockee dans un fichier d'une chambre de compensation automatique (ACH) (32) et un rapport (100) est genere en fonction d'un type (42) associe a la transaction. L'entree dans le fichier ACH peut diriger les fonds attribues par la transaction a un nombre de compte compris entre un et cinq au niveau d'un certain nombre d'institutions (20) compris entre un et cinq.

Legal Status (Type, Date, Text)
Publication 20011129 A2 Without international search report and to be republished upon receipt of that report.
Search Rpt 20020328 Late publication of international search report
Republication 20020328 A3 With international search report.
Republication 20020328 A3 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

15/5/13 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00855139 **Image available**
SYSTEM AND METHOD FOR PROVIDING ELECTRONIC FINANCIAL TRANSACTION SERVICES
SYSTEME ET PROCEDE DE FOURNITURE DE SERVICES DE TRANSACTION FINANCIERE
Patent Applicant/Assignee:
i2 TECHNOLOGIES INC, 11701 Luna Road, Dallas, TX 74234, US, US (Residence), US (Nationality)
Inventor(s):
CHATTERJEE Pallab K, 5805 Glen Heather, Dallas, TX 75252, US,
BRADY Gregory A, 4819 Meandering Way, Colleyville, TX 76034, US,
KUMP Dennis A, 4150 Briargrove Lane, Dallas, TX 75287, US,
Legal Representative:
KENNERLY Christopher W (agent), Baker Botts L.L.P., 2001 Ross Avenue, Dallas, TX 75201-2980, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200188813 A1 20011122 (WO 0188813)
Application: WO 2001US15519 20010514 (PCT/WO US0115519)
Priority Application: US 2000204156 20000515; US 2000686711 20001010
Designated States: AE AG AL AM AT AT (utility model) AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ CZ (utility model) DE DE (utility model) DK DK (utility model) DM DZ EC EE EE (utility model) ES FI FI (utility model) GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SK (utility model) SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 7268

English Abstract
A computer-implemented marketplace (16) for providing financial transaction services to participants (12, 14, 60, 62) in connection with commercial transactions involving the participants (12, 14, 60, 62) includes a database (22). The database (22) contains registration information for types of transactions available to participants (12, 14, 60, 62) and participation criteria for each participant (12, 14, 60, 62) that specifies types of transactions in which the participant (12, 14, 60, 62) is willing to participate. Processes (24) provide associated

financial transaction services for the participants (12, 14, 60, 62) in connection wit ongoing transactions involving the participants (12, 14, 60, 62). The marketplace (16) initiates a selected process (24) in response to a specified event associated with an ongoing transaction, according to the registration information and participation criteria, to provide a corresponding financial transaction service to at least one participant (12, 14, 60, 62) involved in the ongoing transaction.

French Abstract
Cette invention concerne un <= marche >= informatique (16) qui fournit des services de transaction financiere a des participants (12, 14, 60, 62) en rapport avec des transactions commerciales dans lesquelles lesdits participants sont partie prenante. Ce marche comprend une bae de donnees (22) renfermant des informations d'enregistrement pour des types de transactions dans lesquelles les participants (12, 14, 60, 62) peuvent etre partie prenante et des criteres de participation pour chacun des participants (12, 14, 60, 62), criteres qui specifient le type de transaction a laquelle le participant (12, 14, 60, 62) est pret a participer. Des dispositifs (24) assurent des services de transaction financiere pour les participants (12, 14, 60, 62) a propos des transactions en cours dans lesquels lesdits participants sont partie prenante. Le marche (16) declenche un processus (24) determine en reponse a un evenement precis associe a la transaction en cours, ceci conformement aux informations d'enregistrement et aux criteres de participation, dans le but de fournir un service de transaction financiere correspondant a au moins un des participants (12, 14, 60, 62) intervenant dans ladite transaction.

Legal Status (Type, Date, Text)
Publication 20011122 A1 With international search report.

15/5/14 (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00848559 **Image available**
MANY-TO-MANY CORRESPONDANCE: METHODS AND SYSTEMS FOR REPLACING INTERBANK FUNDS TRANSFERS
CORRESPONDANCE MULTIVOQUE: PROCEDES ET SYSTEMES DE REMPLACEMENT DES VIREMENTS INTERBANCAIRES
Patent Applicant/Assignee:
ORACLE CORPORATION, 500 Oracle Parkway, MS 5op7, Redwood Shores, CA 94065 , US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
JOHNSON Richard C, 7542 Shadwhill Lane, Cupertino, CA 95014, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
YOUNG Alan W (agent), Young Law Firm, P.C., 4370 Alpine Road, Suite 106, Portola Valley, CA 94028, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200182193 A1 20011101 (WO 0182193)
Application: WO 2001US13307 20010425 (PCT/WO US0113307)
Priority Application: US 2000199932 20000426
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description

Claims
Fulltext Word Count: 7942

English Abstract
By establishing a correspondence account in each Financial Service Provider (FSP) of a group of FSPs and a secure inter-FSP messaging mechanism, transfers of funds entirely within member FSPs (FSP 1, FSP 2, FSP 3, FSP 4) may be combined with secure messaging to effectively transfer funds between buyers in one FSP (FSP 2) and sellers in another FSP (FSP 1) without actual transfer of funds between FSP's.
French Abstract
L'invention concerne l'etablissement d'un compte de correspondance pour chaque fournisseur de services financiers (FSP) d'un groupe de FSPs et d'un mecanisme de messagerie sur inter-FSP, permettant de combiner les virements effectues exclusivement entre membres FSP (FSP 1, FSP 2, FSP 3, FSP 4) a un systeme de messagerie sur de facon que les virements soient effectues de maniere efficace entre acheteurs dans un FSP (FSP 2) et vendeurs dans un autre FSP (FSP 1) sans que soit effectue un veritable virement entre les FSPs.

Legal Status (Type, Date, Text)
Publication 20011101 A1 With international search report.

15/5/15 (Item 15 from file: 349)

00847429
METHOD FOR AN ONLINE BANKING MODEL
PROCEDE POUR UN MODELE DE SERVICES BANCAIRES EN LIGNE
Patent Applicant/Assignee:
ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
WOTTOWA Kennard L, 1741 W. School, Chicago, IL 60657, US,
HENRY Michael, Spear Street Tower 3700, San Francisco, CA 94105, US,
STORTS William E, 178 Harbor Drive, Tavernier, FL 33070, US,
Legal Representative:
KUDLA Jonathan (agent), Oppenheimer Wolff & Donnelly LLP, P.O. Box 52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200180145 A2 20011025 (WO 0180145)
Application: WO 2001US12572 20010417 (PCT/WO US0112572)
Priority Application: US 2000550950 20000417; US 2000550671 20000417; US 2000551038 20000417
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 15747

English Abstract
A method is provided for an online banking model. A customer account is created for customer utilizing a network. Profile information relating to the customer is also maintained utilizing the network. The network is also utilized to perform third party payments on behalf of the customer. The customer further permitted to subscribe to an investment fund

utilizing the network.

French Abstract
L'invention concerne un procede pour un modele de services bancaires en ligne. Un compte client est cree pour un client utilisant un reseau. Des informations de profil concernant le client sont egalement tenues a jour via le reseau. En outre, ce reseau permet au client d'effectuer des paiements a des tiers et de souscrire a un fonds de placement.

Legal Status (Type, Date, Text)
Publication 20011025 A2 Without international search report and to be republished upon receipt of that report.

15/5/16 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00846294 **Image available**
A SYSTEM AND METHOD FOR USING LOYALTY POINTS
SYSTEME ET PROCEDE D'UTILISATION DE POINTS FIDELITE
Patent Applicant/Assignee:
AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY INC, American Express Tower, World Financial Center, New York, NY 10285-4900, US, US (Residence), US (Nationality)
Inventor(s):
CHIEN Emily, 21 East 87th, New York City, NY 10128, US,
SANCHEZ Patricia G, 147 North Eighth Avenue, Highland Park, NJ 08904, US,
SAUNDERS Daniela M, 280 Rector Place, Apt. 3A, New York City, NY 10280, US,
WISEMAN Jill Kudysch, 200 East 82nd Street #16C, New York City, NY 10028, US,
BALAGOPAL C R, P.O. Box 1712, Litchfield Park, AZ 85340, US,
KINDERKRECHT Al, 5334 East Kelton Lane, Scottsdale, AZ 85254, US,
PARSON Jon W, 1418 West Lake Mirage, Gilbert, AZ 85233, US,
PRESTON Ray, 8219 West Mariposa Grande, Peoria, AZ 85382, US,
Legal Representative:
SOBELMAN Howard I (agent), Snell & Wilmer, L.L.P., One Arizona Center, 400 East Van Buren, Phoenix, AZ 85004-2202, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200179966 A2-A3 20011025 (WO 0179966)
Application: WO 2001US12219 20010413 (PCT/WO US0112219)
Priority Application: US 2000197296 20000414; US 2000200492 20000428; US 2000201114 20000502
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 4188
English Abstract
The present invention involves spending loyalty points over a computerized network to facilitate a transaction. With this system, a loyalty program participant is able to use an existing transaction card to purchase an item over a computerized network, while at the same time offsetting the cost of that transaction by converting loyalty points to a currency value credit and having the credit applied to the participant's financial transaction account. Currency credit from converted loyalty

points may also be applied to stored value cards, online digital wallet accounts and the like. Further, currency credit may also be applied to other accounts to effect a gift or donation.

French Abstract
La presente invention concerne l'utilisation de points fidelite sur un reseau informatise pour faciliter une transaction. Avec ce systeme, un participant au programme fidelite peut utiliser une carte de transaction pour acheter un article sur un reseau informatise, tout en compensant le cout de cette transaction par conversion des points fidelite en credit de valeur monetaire et application du credit sur le compte des transactions financieres du participant. Le credit monetaire obtenu des points fidelite convertis peut egalement etre applique sur des cartes de valeur stockee, des comptes portefeuilles numeriques en ligne, ou autre. De plus, le credit monetaire peut egalement etre applique sur d'autres comptes pour effectuer un cadeau ou un don.

Legal Status (Type, Date, Text)
Publication 20011025 A2 Without international search report and to be republished upon receipt of that report.
Examination 20020321 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20020321 Late publication of international search report
Republication 20020321 A3 With international search report.
Republication 20020321 A3 Before the expiration of the time limit for amending the claims and to be republished in the event of the receipt of amendments.

15/5/17 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00829951 **Image available**
METHOD AND SYSTEM TO NORMALIZE TRANSACTION DATA PERTAINING TO ACCESSES TO A SERVICE PROVIDED VIA A PLURALITY OF SERVICE PROVIDERS
PROCEDE ET SYSTEME DE NORMALISATION DE DONNEES DE TRANSACTIONS RELATIVES A DES ACCES A UN SERVICE FOURNI PAR UNE PLURALITE DE FOURNISSEURS DE SERVICES
Patent Applicant/Assignee:
IPASS INC, 3800 Bridge Parkway, Redwood City, CA 94065, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
FARHAT Jay, 797 Pitcairn Drive, Foster City, CA 94404, US, US (Residence), US (Nationality), (Designated only for: US)
ROZENFELD Alla, 407 Emerald Avenue, San Carlos, CA 94070, US, US (Residence), US (Nationality), (Designated only for: US)
SUNDER Singam, 539 Isaac Court, San Jose, CA 95136, US, US (Residence), IN (Nationality), (Designated only for: US)
EDGETT Jeff, 151 S. Bernardo #24, Sunnyvale, CA 94086, US, US (Residence), US (Nationality), (Designated only for: US)
VU Can, 4547 Mackinaw Street, Union City, CA 94587, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP, 12400 Wilshire Boulevard, 7th floor, Los Angeles, CA 90025, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200163532 A1 20010830 (WO 0163532)
Application: WO 2001US5752 20010223 (PCT/WO US0105752)
Priority Application: US 2000185180 20000225; US 2001791968 20010221
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 11646
English Abstract
A method of normalizing transaction data pertaining to an access to a service provided by a service provider normalizes transaction data retrieved from a number of transaction data sources in the form of transaction servers (48) that serve to broker access authorization between a first service provider (10) and a second service provider (18). A dedicated load process is instantiated at a transaction broker (34) for each of the multiple transaction data sources (48). Transaction data is retrieved from the multiple transaction data sources (48), each dedicated load process operating to load transaction data from an associated transaction data source (48). By having each dedicated load process servicing an associated transaction data source (48), the provision of normalized transaction data in a near real-time manner may be facilitated.

French Abstract
L'invention concerne un procede de normalisation de donnees de transactions relatives a un acces a un service fourni par un fournisseur de services, qui permet de normaliser des donnees de transactions extraites de plusieurs sources de donnees de transactions, sous forme de serveurs (48) de transactions, qui servent d'intermediaire autorisant l'acces entre un premier fournisseur (10) de services et un deuxieme fournisseur (18) de services. Un procede de charge specialise est instancie a un intermediaire (34) de transactions pour chacune des multiples sources (48) de donnees de transactions. Les donnees de transactions sont extraites des multiples sources (48) de donnees de transactions, chaque procede de charge specialise chargeant des donnees de transactions a partir d'une source (48) de donnees de transactions associee. Le fait que chaque procede de charge specialise dessert une source (48) de donnees de transactions associee permet de faciliter l'obtention, quasiment en temps reel, de donnees de transactions normalisees.

Legal Status (Type, Date, Text)
Publication 20010830 A1 With international search report.
Examination 20011206 Request for preliminary examination prior to end of 19th month from priority date

15/5/18 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00829950 **Image available**
METHOD AND SYSTEM TO BROKER A SERVICE ACCESS TRANSACTION
PROCEDE ET SYSTEME PERMETTANT D'EFFECTUER UNE TRANSACTION D'ACCES AU SERVICE
Patent Applicant/Assignee:
  IPASS INC, 3800 Bridge Parkway, Redwood City, CA 94065, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  FARHAT Jay, 797 Pitcairn Drive, Foster City, CA 94404, US, US (Residence), US (Nationality), (Designated only for: US)
  ROZENFELD Alla, 407 Emerald Avenue, San Carlos, CA 94070, US, US (Residence), US (Nationality), (Designated only for: US)
  SUNDER Singam, 539 Isaac Court, San Jose, CA 95136, US, US (Residence), IN (Nationality), (Designated only for: US)
  EDGETT Jeff, 151 S. Bernardo #24, Sunnyvale, CA 94086, US, US (Residence), US (Nationality), (Designated only for: US)
  VU Can, 4547 Mackinaw Street, Union City, CA 94587, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:
  MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP, 7th floor, 12400 Wilshire Boulevard, Los Angeles, CA 90025, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200163531 A1 20010830 (WO 0163531)
  Application: WO 2001US5724 20010223 (PCT/WO US0105724)
  Priority Application: US 2000185180 20000225; US 2001792358 20010221
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 13414

English Abstract
  A method of brokering a service access transaction includes facilitating service access via a customer (36), via a first service provider of a plurality of service providers (32). A transaction record is automatically created to record the service access at a first data source (e.g., a transaction server) (48). The transaction record is automatically communicated from a data source to a settlement system to settle a service access transaction. At the settlement system, a sell rate and a buy rate are automatically determined for the service access transaction reflected in the transaction record. The sell rate is the rate charged for the service access by an access broker (34) and is determined utilizing a customer and/or a location identifier for a customer recorded in the transaction record. The buy rate is the rate at which the access broker purchases service access for re-sale to customers (64).

French Abstract
  L'invention concerne un procede permettant d'effectuer une transaction d'acces au service consistant a faciliter l'acces au service via un client (36) et via un premier fournisseur de service parmi une pluralite de fournisseurs (32). Un enregistrement des transactions est automatiquement cree pour enregistrer l'acces a une premiere source de donnees (un serveur de transaction (48), par exemple). Cet enregistrement est automatiquement transfere d'une source de donnees a un systeme de liquidation destine a liquider la transaction de d'acces au service. Des tarifs de vente et d'achat sont automatiquement determines au niveau du systeme de liquidation pour la transaction d'acces au service se trouvant dans l'enregistrement de transaction. Le tarif de vente correspond au tarif debite pour l'acces au service par un courtier d'acces (34) et est determine a l'aide d'un identificateur de client et/ou d'emplacement pour un client enregistre dans l'enregistrement de transaction. Le tarif d'achat est celui auquel le courtier d'acces achete l'acces au service pour le revendre aux clients (64).

Legal Status (Type, Date, Text)
Publication 20010830 A1 With international search report.
Examination 20011213 Request for preliminary examination prior to end of 19th month from priority date

15/5/19 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00829949 **Image available**

A METHOD AND SYSTEM TO FACILITATE FINANCIAL SETTLEMENT OF SERVICE ACCESS BETWEEN MULTIPLE PARTIES

PROCEDE ET SYSTEME POUR FACILITER LE REGLEMENT FINANCIER DE L'ACCES AUX SERVICES ENTRE DIFFERENTES PARTIES

Patent Applicant/Assignee:
IPASS INC, 3800 Bridge Parkway, Redwood City, CA 94065, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
FARHAT Jay, 797 Pitcairn Drive, Foster City, CA 94404, US, US (Residence), US (Nationality), (Designated only for: US)
ROZENFELD Alla, 407 Emerald Avenue, San Carlos, CA 94070, US, US (Residence), US (Nationality), (Designated only for: US)
SUNDER Singam, 539 Isaac Court, San Jose, CA 95136, US, US (Residence), IN (Nationality), (Designated only for: US)
EDGETT Jeff, 151 S. Bernardo #24, Sunnyvale, CA 94086, US, US (Residence), US (Nationality), (Designated only for: US)
VU Can, 4547 Mackinaw Street, Union City, CA 94587, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman LLP, 7th Floor, 12400 Wilshire Boulevard, Los Angeles, CA 90025, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200163530 A1 20010830 (WO 0163530)
Application: WO 2001US5723 20010223 (PCT/WO US0105723)
Priority Application: US 2000185180 20000225; US 2001791239 20010221
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 12611

English Abstract
A method to facilitate the financial settlement of service access transactions between multiple parties commences with the automatic collection of data concerning multiple transactions from respective service providers (32) (e.g., ISPs). The multiple transactions are between the multiple service providers (32) and multiple service customers (36). Respective transaction values are automatically **determined** for each of the **multiple transactions** . **Account** payable **balances** are automatically updated for the multiple service providers (32), and **account** receivable balances are automatically updated for the service customers (36) based on the respective transaction values for each of the multiple transactions.

French Abstract
La presente invention concerne procede destine a faciliter le reglement financier des transactions d'acces aux services entre differentes parties. A cet effet, on commence par recueillir automatiquement des donnees concernant les differentes transactions aupres des differents fournisseurs de services (32) et notamment les fournisseurs de services Internet. Les differentes transactions concernees sont celles qui interviennent entre les differents fournisseurs de services (32) et les differents clients des services (36). On evalue automatiquement pour la totalite des transactions les valeurs de transaction correspondantes. Les soldes crediteurs sont automatiquement mis a jour pour les differents fournisseurs de services (32), et les soldes debiteurs sont automatiquement mis a jour pour les differents clients des services (36), et ce, sur la base des differentes valeurs de transaction pour la

totalite des transactions.

Legal Status (Type, Date, Text)
Publication 20010830 A1 With international search report.
Examination 20011115 Request for preliminary examination prior to end of 19th month from priority date

15/5/20 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00826115 **Image available**
SPONSOR FUNDED STORED VALUE CARD
CARTE DE VALEUR STOCKEE A FINANCEMENT PARRAINE
Patent Applicant/Assignee:
BANK ONE CORPORATION, Bank One Plaza, Chicago, IL 60670, US, US (Residence), US (Nationality)
Inventor(s):
SLATER Kim Michele, 18706 Biltmore, Detroit, MI 48235-3029, US,
Legal Representative:
BALDERSTON Scott D (et al) (agent), Hunton & Williams, 1900 K Street, N.W., Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200159654 A1 20010816 (WO 0159654)
Application: WO 2001US3587 20010205 (PCT/WO US0103587)
Priority Application: US 2000500690 20000209
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 4896

English Abstract
A method and system for issuing a sponsor funded stored value card (See Figure 1). A sponsor company funds an account associated with a stored value card (22). The stored value card is issued to a cardholder (24), who can withdraw funds from the account (32), but cannot deposit additional funds in the account. A sponsor funded stored value card may reduce expenses and difficulties associated with written checks.

French Abstract
L'invention concerne un procede et un systeme permettant d'emettre une carte de valeur stockee a financement parraine (voir figure 1). Une entreprise parrain credite un compte associe a une carte (22) de valeur stockee. Cette carte est emise a un porteur (24) qui peut retirer des fonds depuis le compte (32) mais qui ne peut y verser de credits supplementaires. Une carte de valeur stockee a financement parraine permet de reduire les depenses et les difficultes associees aux cheques ecrits.

Legal Status (Type, Date, Text)
Publication 20010816 A1 With international search report.
Examination 20011115 Request for preliminary examination prior to end of 19th month from priority date

15/5/21 (Item 21 from file: 349)

00820422 **Image available**

CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

TRANSFERTS FINANCIERS DIRIGES PAR DES CLIENTS, AU MOYEN DE RESEAUX DE CHAMBRES DE COMPENSATION AUTOMATISEES

Patent Applicant/Assignee:
INTUIT INC, 2550 Garcia Avenue, Mountain View, CA 94043, US, US (Residence), US (Nationality)
Inventor(s):
COOK Scott D, Woodside, CA 94062, US,
LACERTE Rene, 104 Glenwood Avenue, Glenwood, CA 94062, US,
Legal Representative:
SACHS Robert R (et al) (agent), Fenwick & West LLP, Two Palo Alto Square, Palo Alto, CA 94306, US,

Patent and Priority Information (Country, Number, Date):
Patent: WO 200153977 A2 20010726 (WO 0153977)
Application: WO 2001US1858 20010119 (PCT/WO US0101858)
Priority Application: US 2000487233 20000119
Designated States: AU CA CN JP
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Main International Patent Class: **G06F-017/00**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 22802

English Abstract
Consumer directed transfers of funds over the Internet are provided by a combination of systems and networks, including the Internet, email, and the Automated Clearinghouse system (ACH). A host system provided by a funds transfer service manages requests of senders to transfer funds and further manages responses of receivers to claim funds. The host system allows the sender to initiate the funds transfer by specifying the amount of the transfer and information for contacting the receiver, without the need to specify the account of the receiver for receiving the funds. Instead, the host system contacts the receiver and informs the receiver of the available funds; the receiver can then provide the necessary target account information for completing the funds transfer. The ACH is used to effect the transfer of funds, with the host system providing instructions for ACH entries to its financial institution using account information separately received from the sender and receiver. The credit risk associated with originating ACH entries is reduced by use of the Point of Sale system to verify sufficient funds in the sender's account by comparing the closing balance of the day the funds transfer is requested with the transfer amount. Sender fraud is reduced by comparing a sender provided balance (or check number/amounts) with an account balance acquired through automated means such as the POS system or ATM network.

French Abstract
Selon l'invention, des transferts de fonds, diriges par des clients et effectues sur l'Internet, comprennent une combinaison de systemes et de reseaux, notamment l'Internet, le courrier electronique et le systeme de chambres de compensation automatisees. Un systeme hote constitue par un service de transferts de fonds gere des demandes de transferts de fonds, faites par des expediteurs, et gere en outre les reponses de reclamations de fonds, faites par les destinataires. Ce systeme hote permet qu'un expediteur demarre un transfert de fonds en specifiant le montant du transfert et les informations permettant d'entrer en contact avec le destinataire, sans avoir a preciser le numero de compte du destinataire qui doit recevoir les fonds, car, c'est le systeme hote qui va entrer en contact avec le destinataire et informer celui-ci de la disponibilite des fonds, le destinataire pouvant alors fournir les informations necessaires

relatives au compte cible, aux fins d'achevement du transfert de fonds. La chambre de compensation automatisee est utilisee pour executer le transfert de fonds, le systeme hote fournissant les instructions permettant a la chambre de compensation d'entrer dans son institution financiere a l'aide des informations relatives aux comptes, recues separement de l'expediteur et du destinataire. Le risque de credit, associe aux entrees de la chambre de compensation d'origine, est reduit par l'utilisation du systeme de point de vente, lequel permet de verifier si le compte de l'expediteur dispose de fonds suffisants, par comparaison entre le solde de cloture etabli le jour ou le transfert de fonds est demande, et le montant du transfert. Toute fraude du fait de l'expediteur est pratiquement supprimee par comparaison entre un solde fourni par l'expediteur (ou numero/montants du cheque) et un solde de compte, acquis par des moyens automatiques, tels que le systeme de point de vente ou le reseau MTA.

Legal Status (Type, Date, Text)
Publication 20010726 A2 Without international search report and to be republished upon receipt of that report.
Examination 20011108 Request for preliminary examination prior to end of 19th month from priority date

15/5/22 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00818663 **Image available**
A METHOD AND SYSTEM FOR ACCESSING FINANCIAL INFORMATION USING WIRELESS DEVICES
SYSTEME ET PROCEDE D'ACCES A DES INFORMATIONS FINANCIERES AU MOYEN D'APPAREILS SANS-FIL
Patent Applicant/Assignee:
CITICORP DEVELOPMENT CENTER INC, 12731 West Jefferson Boulevard, Los Angeles, CA 90066, US, US (Residence), US (Nationality)
Inventor(s):
AHUJA Arun, 2296 Queenslane Court, Thousand Oaks, CA 99360, US,
TOMPKINS Peter, 28540 Pacific Coast Highway, Malibu, CA 90265, US,
YOUNG Alan, 63 Garibaldi Lane, New Canaan, CT, US,
MARKARIAN Grigor, 5121 Pesto Way, Agoura, CA 91301, US,
VAIDYANATHAN Ram, Thousand Oaks, CA, US,
TATA Anand, Los Angeles, CA, US,
PAN Joe, 3551 Hertford Place, Rowland Heights, CA 91748, US,
Legal Representative:
MARCOU George T (agent), Kilpatrick Stockton LLP, Suite 800, 700 Thirteenth Street, N.W., Washington, DC 20005, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200152170 A1 20010719 (WO 0152170)
Application: WO 2001US947 20010116 (PCT/WO US0100947)
Priority Application: US 2000175967 20000113
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
International Patent Class: G06G-001/12
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9839

English Abstract

The present invention relates to a system and method (fig. 1) for accessing financial information (10) or conducting financial transactions and, more particularly, to an improved system and method for accessing financial information or conducting financial transactions using wireless communication devices, such as cellular telephones (15), personal digital assistants, and other web-enabled wireless devices (100, 120).

French Abstract
La presente invention concerne un systeme et un procede (fig. 1) d'acces a des informations financieres (10) ou de mise en oeuvre de transactions financieres, en particulier un systeme et un procede ameliores d'acces a des informations financieres ou de mise en oeuvre de transactions financieres au moyen d'appareils de communication sans-fil tels que des telephones cellulaires (75), des assistants numeriques personnels, et d'autres appareils sans-fil ayant un acces Internet (100, 120).

Legal Status (Type, Date, Text)
Publication 20010719 A1 With international search report.
Examination 20011206 Request for preliminary examination prior to end of 19th month from priority date

15/5/23 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00816829 **Image available**
KEYBOARD INCLUDING A FUNCTION OF CARD IDENTIFICATION, SECURITY SYSTEM ON ELECTRONIC COMMERCE, AND METHOD OF PURCHASING GOODS USED BY THE SYSTEM
CLAVIER COMPORTANT UNE FONCTION D'IDENTIFICATION DE CARTES, SYSTEME DE SECURITE DU COMMERCE ELECTRONIQUE, ET PROCEDE D'ACHAT DE BIENS UTILISE PAR CE SYSTEME
Patent Applicant/Inventor:
JEON Dong Hyun, 123-206 Kaepojugong Apt., Kaepo-dong, Kangnam-gu, Seoul 135-240, KR, KR (Residence), KR (Nationality)
Legal Representative:
PARK Man-Soon (agent), Woonam Building, 10th Floor, 824-22, Yeoksam-dong, Kangnam-gu, Seoul 135-934, KR,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200150366 A1 20010712 (WO 0150366)
Application: WO 2001KR1 20010102 (PCT/WO KR0100001)
Priority Application: KR 9968109 19991231; KR 20009212 20000224
Designated States: CN JP US
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: Korean
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 3574

English Abstract
This invention is about item purchasing method using the keyboard equipped with card recognition capability, and electronic transaction security system. The item purchasing method includes the information provider server that provides item purchasing information and monetary settlement facility server that achieves monetary settlement both connected to the communication network. In terms of the user connection to the communication network to achieve electronic transaction, they should connect to the Internet shopping site of the above information provider server to select the desired items and if the user uses the strongbox utilization or card scanner for the cost of the item, they will be connected to the separate line of the above monetary settlement facility server. Then the remainder of balance or the amount consumed regarding the settlement method will be directed. The settlements will beapplied with the furnishing of the saved monetary information confirming the reorganization. In the field of the electronic transaction, user can make settlements with convenience by using a card

or an account without the outflow of their personal credit information. The user can use this monetary settlement without fear and it will lead to spreading activation of the electronic transaction allowing the effect of sales increase.

French Abstract
L'invention concerne un procede d'achat d'articles qui utilise le clavier dote de capacite de reconnaissance de cartes, ainsi qu'un systeme de securite de transactions electroniques. Ledit procede comprend notamment le serveur prestataire d'informations qui informe sur l'achat d'articles ainsi que le serveur de mecanismes concus pour realiser des reglements monetaires, les deux serveurs etant connectes au reseau de communications. Concernant sa connexion a ce reseau pour realiser la transaction electronique, l'utilisateur devrait se connecter au site commercial sur Internet du serveur prestataire d'informations precite pour choisir les articles voulus. Dans le cas ou il a recours au coffret de surete ou au numeriseur de cartes pour ce qui concerne le cout de l'article, il sera relie a la ligne distincte du serveur de mecanismes de reglements monetaires precite. Le reliquat ou le montant consomme concernant le procede de reglement sera alors indique. Le reglement s'effectuera avec la fourniture des informations monetaires sauvegardees confirmant la reorganisation. En matiere de transactions electroniques, l'utilisateur peut proceder a des reglements de maniere pratique grace a une carte ou un compte sans sortie d'informations concernant son credit personnel. Il peut utiliser ce reglement monetaire sans crainte, ce qui entrainera l'expansion des transactions electroniques et renforcera les ventes.

Legal Status (Type, Date, Text)
Publication 20010712 A1 With international search report.
Examination 20011101 Request for preliminary examination prior to end of 19th month from priority date

15/5/24 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00815115 **Image available**
MULTI-LEVEL SALES AND MARKETING METHODOLOGY FOR THE INTERNET
METHODOLOGIE MULTINIVEAU DE MERCATIQUE ET DE VENTE POUR INTERNET
Patent Applicant/Inventor:
RUBIN Wayne, 1022 Loft Road, Woodmere, NY 11598, US, US (Residence), US (Nationality)
LANDRESS Scott, 285 Corte Madera Avenue, Mill Valley, CA 94941, US, US (Residence), US (Nationality)
Legal Representative:
MIRO Douglas A (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP, 1180 Avenue of the Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200148669 A1 20010705 (WO 0148669)
Application: WO 2000US35549 20001228 (PCT/WO US0035549)
Priority Application: US 99173376 19991228; US 2000569180 20000511
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6438

English Abstract
A unified, flexible, extensible, distributed multi-level purchasing, sales and marketing methodology for companies conducting business on the Internet. A Participant (120) in the present invention registers with a Host/Hub (100) and an account is established for the Participant. As Participants perform certain activities such as purchases, surfing or viewing ads with respect to the Host/Hubs and its commercial Partners, the Participants are awarded "credits" that are credited to the Participant's bank accounts. The "credits" in a Participant's account can be used for a variety of purposes such as credits for new purchases, bill payment, micro-payments and cash redemption. Participants are additionally rewarded credits on the basis of the point generating activities performed by each new Participant signed up by the original Participant, and each subsequent Participant signed up by the new participant. This multi-level marketing approach to Internet commerce is accomplished by linking the accounts of the related Participants. As lower level Participants receive credits, a portion of those credits are credited to the account of the higher level Participants.

French Abstract
L'invention concerne une methodologie multiniveau repartie, extensible, souple et unifiee de mercatique, de vente et d'achat pour des entreprises conduisant des operations sur Internet. Dans la presente invention, un participant (120) s'inscrit aupres d'un hote/station pivot (100), d'ou la creation d'un compte pour ce participant. Pendant que les participants effectuent certaines operations, telles qu'un achat, une navigation ou une visualisation de publicites en rapport avec cet hote/station pivot et ses partenaires commerciaux, les participants recoivent des credits verses sur leurs comptes bancaires respectifs. Les credits verses sur le compte d'un participant peuvent etre utilises de diverses facons, notamment pour effectuer de nouveaux achats, un paiement de facture, des micropaiements ou un remboursement au comptant. Par ailleurs, les participants recoivent des credits sur la base d'activites generatrices de points pratiquees par chaque nouveau participant inscrit par un participant original et par chaque participant subsequent inscrit par le nouveau participant. Cette approche mercatique multiniveau du commerce sur Internet est mise en oeuvre par communication entre les comptes desdits participants. Lorsque les participants de niveau inferieur recoivent des credits, une partie de ces credits est versee sur le compte des participants de niveau superieur.

Legal Status (Type, Date, Text)
Publication 20010705 A1 With international search report.
Examination 20011122 Request for preliminary examination prior to end of 19th month from priority date

15/5/25 (Item 25 from file: 349)

00811410 **Image available**
COMPUTER-BASED FINANCIAL SERVICES ADMINISTRATION SYSTEM AND METHOD
PROCEDE ET SYSTEME INFORMATISES D'ADMINISTRATION DE SERVICES FINANCIERS
Patent Applicant/Inventor:
MASON Robert, 31 Kingston Street, Hampton, Victoria 3188, AU, AU (Residence), AU (Nationality)
Legal Representative:
FREEHILLS CARTER SMITH BEADLE (agent), 101 Collins Street, Melbourne, Victoria 3000, AU,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200144993 A1 20010621 (WO 0144993)
Application: WO 2000AU1556 20001218 (PCT/WO AU0001556)
Priority Application: AU 994706 19991216
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
((OAPI utility model)) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
International Patent Class: G06F-157:00
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6674

English Abstract
A computer-based method of financial services administration, the method including the steps of: maintaining a database of ledgers and engines for performing operations associated with the ledgers, decomposing a financial service request into one or more transactions for processing by selected engines, decomposing each transaction into one or more credit-debit entries to selected ledgers, and posting the credit-debit entries to the selected ledgers.

French Abstract
L'invention concerne un procede informatise d'administration de services financiers. Ce procede comprend les etapes consistant: a tenir a jour une base de donnees de grands livres et de moteurs permettant d'effectuer des operations associees aux grands livres; a decomposer une demande de service financier en une ou plusieurs transactions devant etre traitees par des moteurs selectionnes; a decomposer chaque transaction en une ou plusieurs entrees credit-debit dans les grands livres selectionnes; et a afficher les entrees credit-debit dans les grands livres selectionnes.

Legal Status (Type, Date, Text)
Publication 20010621 A1 With international search report.

15/5/26 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00806392
TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE
Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200139086 A2 20010531 (WO 0139086)
Application: WO 2000US32310 20001122 (PCT/WO US0032310)
Priority Application: US 99444653 19991122; US 99447623 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**

Publication Language: English
Filing Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 156214

English Abstract
  A system, method, and article of manufacture are disclosed that controls the network and manages resources for managing network assets through asset tracking in an e-Commerce-based supply chain framework. Features include automatically caching web content, providing proxy services, managing load balancing such as spreading tasks among servers and rerouting data around problems. The capability to reroute data around problems includes indentifying and automatically bypassing an unavailable network object. Additional features may include a capability to enable remote access and providing integrated firewall services. The remote access capabilities include enabling a high density modem pool and providing a remote access point. The integrated firewall services on the network includes storing and reporting firewall functions and firewall attacks.

French Abstract
  L'invention concerne un systeme, un procede, et un article manufacture permettant de commander le reseau et d'en gerer les ressources de maniere a gerer le parc informatique par le suivi des ressources dans un cadre du type chaine d'approvisionnement basee sur le commerce electronique. Parmi les fonctions qu'offre le systeme de l'invention figurent : la mise en memoire cache automatique des contenus Web, l'offre de services proxy, la gestion de l'equilibrage des charges, notamment la repartition des taches entre serveurs et le re-routage des donnees en cas de probleme. Cette fonction de re-routage des donnees en cas de probleme assure l'identification et le contournement automatique d'un objet reseau non disponible. Parmi les autres fonctions, notons la possibilite de permettre un acces a distance et l'offre de services pare-feu integres. Les fonctions d'acces a distance passent par l'activation d'un groupe de modems haute densite et la creation d'un point d'acces a distance. Les services pare-feu integres du reseau gerent le stockage et la signalisation des fonctions pare-feu et des attaques au niveau des pare-feu.

Legal Status (Type, Date, Text)
Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010927 Request for preliminary examination prior to end of 19th month from priority date

15/5/27 (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00806389
SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE
Patent Applicant/Assignee:
  ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
  MIKURAK Michael G, 108 Englewood Boulevard, Hamilton, NJ 08610, US,
Legal Representative:
  HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)
Priority Application: US 99447625 19991122; US 99444889 19991122
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/16**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 152479

English Abstract

French Abstract
L'invention concerne un systeme, un procede, et un article manufacture de gestion proactive mis en oeuvre au cours de la maintenance et de l'entretien d'un environnement du type chaine d'approvisionnement reseautee. Les appels telephoniques, les donnees et autres informations multimedia sont routes via un reseau assurant le transfert des informations via Internet au moyen d'informations de routage telephonique et d'informations d'adresse de protocole Internet. Ledit reseau comprend un gestionnaire de seuil proactif qui avertit a l'avance les fournisseurs d'une rupture de contrat imminente. Ledit gestionnaire de seuil proactif envoie une alarme au fournisseur de services lorsque le niveau de service du moment n'atteint plus le niveau de service determine dans le contrat en termes de maintien d'un certain niveau de service.

Legal Status (Type, Date, Text)
Publication 20010531 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010927 Request for preliminary examination prior to end of 19th month from priority date
Declaration 20020103 Late publication under Article 17.2a
Republication 20020103 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

15/5/28 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00797927 **Image available**
SYSTEM AND METHOD FOR PROVIDING A PREVIEW MARKETING NETWORK
SYSTEME ET PROCEDE DESTINE A ALIMENTER UN RESEAU COMMERCIAL A PREVISUALISATIONS
Patent Applicant/Assignee:
MUSICNOW INC, Suite 2000, 15260 Ventura Boulevard, Sherman Oaks, CA 91403-5351, US, US (Residence), US (Nationality)
Inventor(s):
GROSS Bill, 130 West Union Street, Pasadena, CA 91103, US,
BLEIMEISTER Rand, 1519 Ensley Avenue, Los Angeles, CA 90024, US,
ALTSTATT Hamilton, 4022 Patrick Henry Place, Agoura Hills, CA 91301, US,
Legal Representative:
BERLINER Brian M (et al) (agent), O'Melveny & Myers LLP, 400 South Hope Street, Los Angeles, CA 90071-2899, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200131490 A2 20010503 (WO 0131490)
Application: WO 2000US29812 20001026 (PCT/WO US0029812)
Priority Application: US 99428038 19991027

Designated States: AU CA CN JP KR SG
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Main International Patent Class: **G06F-017/00**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9688

English Abstract
A system and method for providing a preview marketing network that brings advertisers and consumers together. Advertisers submit interactive product or service previews to the network, which can be launched by the consumers having access to the network. Additionally, advertisers are prompted to submit bids to the network for each preview that they submit, the bid representing the amount they will pay to the network each time the preview is launched by one of the consumers. The previews are then presented to the consumers in a list based on the bids submitted to the network with the product or service preview with the highest bid appearing at the top of the list and the remaining previews in descending bid amount order.

French Abstract
La presente invention concerne un systeme et un procede destine a alimenter un reseau commercial a previsualisations qui rapproche annonceurs et consommateurs. Des annonceurs proposent des previsualisations de produits et de services interactives sur le reseau, lesquelles peuvent etre lancees par les consommateurs ayant acces a ce reseau. Par ailleurs, des annonceurs sont sollicites afin de soumettre une offre au reseau pour chaque previsualisation presentee par ces annonceurs, cette offre representant la somme qu'ils accepteront de payer au reseau chaque fois que cette previsualisation sera lancee par un des consommateurs. Ces previsualisations sont ensuite presentees aux consommateurs dans une liste en fonction des offres soumises au reseau, la previsualisation de produit ou de service associee a la meilleure offre apparaissant en tete de cette liste et les autres apparaissant selon un ordre decroissant avec le montant de l'offre.

Legal Status (Type, Date, Text)
Publication 20010503 A2 Without international search report and to be republished upon receipt of that report.
Examination 20010802 Request for preliminary examination prior to end of 19th month from priority date

15/5/29 (Item 29 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00784137
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DISTRIBUTED GARBAGE COLLECTION IN ENVIRONMENT SERVICES PATTERNS
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION EN MATIERE DE RECUPERATION D'ESPACE REPARTI DANS DES MOTIFS DE SERVICES D'ENVIRONNEMENT
Patent Applicant/Assignee:
ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US (Residence), US (Nationality)
Inventor(s):
BOWMAN-AMUAH Michel K, 6416 Peak Vista Circle, Colorado Springs, CO 80918, US,
Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037, Palo Alto, CA 94303-0746, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200116729 A2 20010308 (WO 0116729)
Application: WO 2000US24238 20000831 (PCT/WO US0024238)
Priority Application: US 99386435 19990831

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-009/44**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 150959

English Abstract
A system, method and article of manufacture are provided for detecting an orphaned server context. A collection of outstanding server objects is maintained and a list of contexts is created for each of the outstanding server objects. A compilation of clients who are interested in each of the outstanding server objects are added to the list. Recorded on the list is a duration of time since the clients invoked a method accessing each of the contexts of the outstanding server objects. The list is examined at predetermined intervals for determining whether a predetermined amount of time has passed since each of the objects has been accessed. Contexts that have not been accessed in the predetermined amount of time are selected and information is sent to the clients identifying the contexts that have not been accessed in the predetermined amount of time.

French Abstract
L'invention concerne un systeme, un procede et un article de fabrication permettant de detecter un contexte de serveur a l'abandon. On conserve une collection d'objets de serveur en cours et on cree une liste de contextes pour chaque objet dudit serveur, a laquelle on ajoute une compilation de clients s'interessant a chaque objet de serveur en cours. On enregistre sur la liste une duree a partir du moment ou les clients lancent un procede leur permettant d'acceder a chaque contexte des objets de serveur en cours. La liste est examinee a des intervalles predetermines pour etablir si, depuis l'acces auxdits objets, un delai predetermine s'est ecoule ou non. Les contextes auxquels on n'a pas accede dans le delai predetermine sont selectionnes et les clients informes de l'identite de ces contextes.

Legal Status (Type, Date, Text)
Publication 20010308 A2 Without international search report and to be republished upon receipt of that report.

15/5/30 (Item 30 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00781920 **Image available**
COMPUTING SYSTEM AND PROGRAMMING ENVIRONMENT THEREFOR
SYSTEME INFORMATIQUE ET ENVIRONNEMENT DE PROGRAMMATION POUR CE SYSTEME
Patent Applicant/Assignee:
BULLANT TECHNOLOGY PTY LTD, Level 5, 181 Miller Street, North Sidney, NSW 2059, AU, AU (Residence), AU (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
HUETTER Raymond John, 14 Probate Street, Naremburn, NSW 2065, AU, AU (Residence), AU (Nationality), (Designated only for: US)
Legal Representative:
WALLINGTON-DUMMER (agent), Patent & Trade Mark Attorneys, P.O. Box 297, Rydalmere, NSW 1701, AU,
Patent and Priority Information (Country, Number, Date):

Patent: WO 200115054 A1 20010301 (WO 0115054)
Application: WO 2000AU1007 20000825 (PCT/WO AU0001007)
Priority Application: AU 992441 19990825; AU 994554 19991209; US 2000637270 20000810
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G06F-019/00
International Patent Class: **G06F-017/00**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 41219

English Abstract
A scalable programming environment for a computer system, the environment including one or more constructs, more specifically scalability constructs. Examples of the scalability constructs include a data object structure construct, a garbage collector construct and a resource governor construct.

French Abstract
L'invention concerne un environnement de programmation evolutif pour un systeme informatique. Cet environnement comprend un ou plusieurs elements, plus specifiquement des elements d'evolutivite. Ces elements d'evolutivite comprennent par exemple un element de structure d'objet-donnees, un element de recuperation et un element d'administration de ressources.

Legal Status (Type, Date, Text)
Publication 20010301 A1 With international search report.
Publication 20010301 A1 With amended claims.
Examination 20010614 Request for preliminary examination prior to end of 19th month from priority date

15/5/31 (Item 31 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00769542 **Image available**
POOLED RESOURCE E-VALUE MULTIPLE PROVIDER SYSTEMS
SYSTEMES DE FOURNISSEURS MULTIPLES DE VALEURS ELECTRONIQUES A RESSOURCES GROUPEES
Patent Applicant/Assignee:
AMDAHL CORPORATION, 1250 East Arques Avenue, M/S 109, P.O. Box 3470, Sunnyvale, CA 94088-3470, US, US (Residence), US (Nationality)
Inventor(s):
BISHOP Richard Leslie, 1809 Taylor Street, San Francisco, CA 94133, US
SLUSHER Jay Raymond, 18427 North 45th Street, Phoenix, AZ 85032, US
Legal Representative:
LOVEJOY David E, Fliesler Dubb Meyer and Lovejoy LLP, Suite 400, Four Embarcadero Center, San Francisco, CA 94111-4156, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200103079 A1 20010111 (WO 0103079)
Application: WO 2000US17960 20000629 (PCT/WO US0017960)
Priority Application: US 99347376 19990706
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: G07F-007/08
International Patent Class: **G06F-017/60** ; G07F-007/10
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 10432

English Abstract
An electronic commerce system formed of service group owners, such as banks, having ownership, respectively, of groups of e-value stores. A pooled resource server communicates with each of the groups of e-value stores and each of the service group owners so that each service group owner is not required to duplicate the facilities of the pooled resource server in order to operate an e-value electronic commerce system. The pooled resource server includes a storage unit for storing transaction information for each of said plurality of service group owners and includes a processor for controlling e-value transactions among the groups of e-value stores and the service group owners based upon said transaction information.

French Abstract
La presente invention concerne un systeme de commerce electronique constitue de proprietaires de groupes de services, tels que des banques, possedant, respectivement, des groupes de reserves de valeur electronique. Un serveur de ressources groupees communique avec chacun des groupes de reserves de valeur electronique et chacun des proprietaires des groupes de services de sorte que chaque proprietaire de groupe de services ne soit pas oblige de doubler les installations du serveur de ressources groupees pour exploiter un systeme de commerce electronique de valeur electronique. Le serveur de ressources groupees comprend une unite de stockage destinee a stocker les informations de transactions pour chacun desdits proprietaires des groupes de services, ainsi qu'un processeur pour controler des transactions de valeur electronique au sein des groupes de reserves de valeur electronique et des proprietaires de groupes de services sur la base des informations de transactions.

Legal Status (Type, Date, Text)
Publication 20010111 A1 With international search report.
Publication 20010111 A1 Before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments.
Examination 20010412 Request for preliminary examination prior to end of 19th month from priority date

15/5/32 (Item 32 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00769406 **Image available**
INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM
SYSTEME INTEGRE D'AUTOMATISATION DES ECHANGES COMMERCIAUX ENTRE ENTREPRISES PAR L'INTERNET
Patent Applicant/Inventor:
WONG Charles, 14250 Miranda Road, Los Altos Hills, CA 94022, US, US (Residence), US (Nationality)
Legal Representative:
COVERSTONE Thomas E (agent), Burns, Doane, Swecker & Mathis, LLP, P.O. Box 1404, Alexandria, VA 22313-1404, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200102927 A2-A3 20010111 (WO 0102927)

Application: WO 2000US16739 20000616 (PCT/WO US0016739)
Priority Application: US 99334688 19990617
Parent Application/Grant:
Related by Continuation to: US 99334688 19990617 (CON)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 51133

English Abstract
The present invention, generally speaking, provides within a self-sufficient single application a general business solution (figure 2B) for end-to-end, continuous-flow, business-to-business electronic commerce, enabling the virtual enterprise in which the entire business can be run via a web browser (figure 3). The self-sufficient single application (figure 2B) provides flexibility, affordability and business scalability. Flexibility is achieved using a unitary "solid-state" web enabled database (figure 3) having a "lowest-common-denominator" item record, or central item table, that serves as the fundamental building block of the system. (The level of granularity of the item record is that used in common commercial exchange--e.g., boxes, pounds, gross, hours, etc.--depending on the nature of the item. The measure may be physically measure or a measure of time, or any other appropriate measure. That is, if a good or service can be measured, then the present system may be used to deal in that good or service.) Each item record (figure 3) contains business domain-specific fields pertaining to some and preferably all of the following business domains: products (figure 3), payments (figure 3), performance (figure 3) and personnel (figure 3).

French Abstract
Cette invention offre de facon generale dans une application unique autonome une solution generale pour des echanges de commerce electronique entre entreprises en flux continu et de bout en bout, ce qui permet a l'entreprise virtuelle d'effectuer toute l'operation commerciale via un navigateur Web. Cette application unique autonome a l'avantage d'etre flexible, d'etre financierement abordable et d'etre commercialement evolutive. On garantit la flexibilite en utilisant une base de donnees Web de type "etat solide" ayant un fichier d'article du type "plus petit denominateur commun", ou un tableau d'article central, qui sert de bloc de base pour constituer le systeme. (Le niveau de granularite du fichier article est celui utilise dans les echanges commerciaux courants-, par exemple, boites, livres, poids brut, heures, etc...- selon la nature de l'article. La mesure peut etre une mesure physique ou une mesure de temps, ou tout autre mesure appropriee. Si un produit ou un service peut etre mesure, alors ce systeme peut servir a effectuer une transaction avec ce produit ou ce service). Chaque fichier article contient des champs d'operations commerciales specifiques aux domaines concernant une partie ou de preference la totalite des domaines commerciaux suivants: produits, payements, rendement et personnel. Ces domaines commerciaux englobent clients, partenaires, operations financieres, logistique, services, etc. Le logiciel d'application de la base de donnees lit les fichiers article, organise les informations pertinentes selectionnees a partir des fichiers article, et dispose les informations pertinentes selectionnees sous forme de presentations specifiques aux domaines. Toute fonctionnalite venant enrichir le systeme peut facilement etre realisee par l'adjonction de champs appropries au fichier d'article. Par exemple, un domaine "XYZ" peut etre ajoute a la base de donnees en ajoutant les

champs X, Y, Z au fichier article. La structure de base de la base de donnees ne change pas, seule la facon dont les donnees sont disposees et vues change. La configuration est par consequent tres flexible et supporte facilement les changements. Cette organisation permet a la base de donnees a la fois, d'etre complete d'une part, et d'assurer l'acces rapide aux donnees d'autre part avec un degre d'integrite eleve. La notion d'abordabilite financiere est realisee a l'aide d'un materiel courant de grande distribution peu couteux, tels que les PC. La qualite evolutive du systeme, rendue possible grace a sa structure foncierement autonome, est obtenue par l'integration des PC dans un reseau informatique de telle sorte que, etant donne un univers de fonctions commerciales et un univers de partenaires commerciaux, les donnees requises pour la mise en oeuvre de l'univers des fonctions commerciales sont stockees dans chaque PC pour differents sous-ensembles de partenaires commerciaux. De meme, l'univers des fonctions commerciales peut etre reparti et mis en oeuvre dans differentes machines, assurant ainsi le caractere evolutif de ce systeme d'echange commerciaux. Les demandes provenant de partenaires commerciaux sont acheminees vers les PC appropries en fonction de l'identite du demandeur. Les donnees dont extraites des divers PC selon les besoins afin d'etre inclus dans des rapports complets d'activite commerciales. Ce scenario represente l'inverse de la situation dans laquelle toutes les donnees d'une activite commerciale sont contenues dans une seule base de donnees.

Legal Status (Type, Date, Text)
Publication 20010111 A2 Without international search report and to be republished upon receipt of that report.
Examination 20011101 Request for preliminary examination prior to end of 19th month from priority date
Search Rpt 20020510 Late publication of international search report
Republication 20020510 A3 With international search report.

15/5/33 (Item 33 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00742417 **Image available**
EURO BOOKING CURRENCY CONVERSION METHOD
PROCEDE PERMETTANT DE CONVERTIR LA MONNAIE AFIN DE TENIR LA COMPTABILITE EN EUROS
Patent Applicant/Assignee:
ANDREW JOHNSON INC, 1807 Cliff Street, Union City, NJ 07087, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
JOHNSON Andrew P, 1807 Cliff Street, Union City, NJ 07087, US, US (Residence), -- (Nationality), (Designated only for: US)
Legal Representative:
MEOLA Anthony L, Hopgood, Calimafde, Kalil & Judlowe, 60 East 42nd Street, New York, NY 10165, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200055788 A2 20000921 (WO 0055788)
Application: WO 2000US6722 20000314 (PCT/WO US0006722)
Priority Application: US 99268592 19990315
Designated States: AE AL AU BA BB BG BR CA CN CR CU CZ DM EE GD GE HR HU ID IL IN IS JP KP KR LC LK LR LT LV MA MG MK MN MX NO NZ PL RO SG SI SK TR TT UA US UZ VN YU ZA
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 24126

English Abstract
The invention relates to a method for use with a computer for converting an ongoing old corp production ledger processing with a participating currency, to an ongoing production ledger processing with a target currency, said old corp production ledger comprising an old master file including a plurality of old master file records, each old master file record comprising a key identifying the record, data fields and amount fields, wherein the conversion is accomplished by selecting a target currency, selecting a particular time period, creating a target currency master file that is substantially identical to the old currency master file, by creating a target currency corp record corresponding to each old currency master file corp record within the old currency master file converting the amounts of all transaction currency records and their book one equivalents for the selected time periods into their corresponding target currency equivalent amounts, rounding said target currency equivalent amounts, and populating the target currency corp records with the target master file with the corresponding rounded target currency equivalent amounts.

French Abstract
L'invention concerne un procede qui peut etre utilise avec un ordinateur pour convertir le traitement de l'ancien grand livre de production de la societe en cours, tenu dans une monnaie participante, en traitement du grand livre de production en cours, tenu dans la monnaie cible. L'ancien grand livre comporte un ancien fichier maitre renfermant une pluralite d'enregistrements. Chaque enregistrement de l'ancien fichier maitre renferme une cle qui l'identifie, des zones de donnees et des zones de montants. Pour effectuer la conversion, on selectionne une monnaie cible; on selectionne une periode de temps particuliere; on cree un fichier maitre en monnaie cible sensiblement identique au fichier maitre en ancienne monnaie; on cree un enregistrement de societe en monnaie cible correspondant a chaque enregistrement de societe du fichier maitre en ancienne monnaie a l'interieur dudit fichier en ancienne monnaie; on convertit, pour la periode de temps selectionnee, le montant de tous les enregistrements en monnaie de transaction et leurs equivalents de livre un en leurs montants equivalents en monnaie cible; on arrondit lesdits montants equivalents en monnaie cible; et on alimente les enregistrements en monnaie cible avec le fichier maitre cible par les montants equivalents arrondis en monnaie cible correspondants.

Legal Status (Type, Date, Text)

Publication	20000921	A2 Without international search report and to be republished upon receipt of that report.
Examination	20010525	Request for preliminary examination prior to end of 19th month from priority date

15/5/34 (Item 34 from file: 349)

00742392 **Image available**

INDEPENDENT DISTRIBUTED DATABASE SYSTEM
SYSTEME INDEPENDANT DE BASES DE DONNEES REPARTIES

Patent Applicant/Assignee:
PEERDIRECT INC, Suite 150, 2695 North Sheridan Way, Mississauga, Ontario L5K 2N6, CA, CA (Residence), CA (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
SUTTER Herbert P, 2228 Urwin Crescent, Oakville, Ontario L6L 2T2, CA, CA (Residence), CA (Nationality), (Designated only for: US)
Legal Representative:
VASS William B, Ridout & Maybee, Suite 2400, One Queen Street East, Toronto, Ontario M5C 3B1, CA

Patent and Priority Information (Country, Number, Date):
Patent: WO 200055762 A2 20000921 (WO 0055762)
Application: WO 2000CA273 20000313 (PCT/WO CA0000273)

Priority Application: US 99270199 19990315
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG US UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/30**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 48268

English Abstract
An independent distributed database system comprising a plurality of sites wherein all users at all sites work off-line with local data. All application transactions are against the local database only, and every site stores "all and only" the data it needs. On-line transactions occur only in the background, including a periodical "synch" between sites that transmits any changes to data of interest to that site. If the background operations are interrupted or the network is temporarily unavailable, the user does no see new changes made at other sites until the data link is available again, but is otherwise unaffected. It is a feature that no site acts as a "server" for any other site. Some sites may store more data or have more users than others, but all sites are logically peers.

French Abstract
Un systeme independant de bases de donnees reparties comprend une pluralite de sites dans lequel tous les utilisateurs presents au niveau de tous les sites travaillent hors ligne avec les donnees locales. Toutes les transactions d'application ne s'effectuent qu'avec la base de donnees et chaque site ne possede dans sa memoire que les donnees dont il a besoin. Les transactions en ligne ne sont effectuees que dans l'arriere-plan, y compris une synchronisation periodique realisee entre des sites qui transmettent a ce meme site toutes les modifications relatives aux donnees concernees. Si les operations d'arriere-plan sont interrompues ou si le reseau est momentanement non disponible, l'utilisateur ne voit pas les nouvelles modifications effectuees au niveau d'autres sites tant que la liaison de donnees n'est pas redevenue disponible, mais n'en est pas affecte d'une autre maniere. Ce systeme ce caracterise en ce qu'aucun site ne fait office de 'serveur'' pour un autre site quelconque. Certains sites peuvent conserver dans leur memoire une plus grande quantite de donnees ou peuvent avoir un plus grand nombre d'utilisateurs mais tous les sites sont logiquement homologues.
Legal Status (Type, Date, Text)
Publication 20000921 A2 Without international search report and to be republished upon receipt of that report.

15/5/35 (Item 35 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00740850 **Image available**
METHODS AND SYSTEMS FOR MANAGING FINANCIAL ACCOUNTS
PROCEDES ET SYSTEMES DE GESTION DE COMPTES FINANCIERS
Patent Applicant/Assignee:
PAYSYS INTERNATIONAL INC, One Meca Way, Norcross, GA 30093, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
BLACK David B, 41 Clinton Avenue, Ridgewood, NJ 07450, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
PRATT John S, Kilpatrick Stockton LLP, 1100 Peachtree Street, Suite 2800,

Atlanta, GA 30309-4530, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200054200 A2 20000914 (WO 0054200)
Application: WO 2000US6265 20000310 (PCT/WO US0006265)
Priority Application: US 99123886 19990311; US 99123976 19990311; US 99123977 19990311
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Main International Patent Class: **G06F-017/60**
Publication Language: English
Filing Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 35592

English Abstract
Processing systems and methods receive events, such as a transaction to an account, and converts the events into messages. Each message then invokes one or more rules which are executed by a rules engine. The execution of these rules may invoke the execution of additional rules. After all rules have executed, the account associated with the event is updated, such as by projecting the account. The rules have their parameters defined in a repository so that the parameters can be easily changed without any need to recompile. The processing systems receive authorizations and other transactions and runs in real-time as transactions arrive. As a result, balances are updated continuously and accounts are read and updated only when there is activity. Hierarchy is user configurable, including multiple hierarchy to any depth. System operations are controlled by rules and their parameters and most modifications can be accomplished without access to source code.

French Abstract
L'invention concerne des systemes et des procedes de traitement qui recoivent des evenements, tels qu'une transaction touchant un compte, et convertissent les evenements en messages. Chaque message appelle ensuite une ou plusieurs regles qui est/sont executee(s) par un moteur de regles. L'execution de ces regles peut appeler l'execution de regles supplementaires. Apres execution de toutes les regles, le compte associe a l'evenement est mis a jour, par exemple par projection du compte. Les regles ont des parametres qui sont definis dans un organe de depot, de maniere a faciliter des modifications de parametres sans necessiter de recompilation. Les systemes de traitement recoivent des autorisations et d'autres transactions, et fonctionnent en temps reel a mesure que les transactions arrivent. Par consequent, les soldes sont mis a jour en continu et les comptes sont lus et mis a jour seulement en cas d'activite. La hierarchie peut etre configuree par l'utilisateur, y compris une hierarchie multiple jusqu'a n'importe quelle profondeur. Les operations du systeme sont commandees par des regles et leurs parametres, et on peut effectuer la plupart des modifications sans acceder au code source.

Legal Status (Type, Date, Text)
Publication 20000914 A2 Without international search report and to be republished upon receipt of that report.

15/5/36 (Item 36 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00566671 **Image available**

ELECTRONIC PAYMENT SYSTEM UTILIZING INTERMEDIARY ACCOUNT
SYSTEME DE PAIEMENT ELECTRONIQUE AVEC COMPTE INTERMEDIAIRE
Patent Applicant/Assignee:
PRENET CORPORATION,
Inventor(s):
RESNICK David,
CALLANAN Matt J,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200030044 A2 20000525 (WO 0030044)
Application: WO 99US27407 19991117 (PCT/WO US9927407)
Priority Application: US 98108762 19981117; US 99141994 19990701
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60**
International Patent Class: H04K-001/00; G06K-005/00
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 6244

English Abstract
Payments in cash are submitted to a merchant at a point of sale (32). The payment transaction (55) is effected electronically to credit the end user's intermediary account (40). Subsequent electronic communications (114) between the intermediary account (40) and a vendor site (112) effect payment to the vendor for goods or services on behalf of the end user (20). This system leverages the existing credit card payment system (52) in reverse so as to provide the convenience of submitting cash payments at a multitude of merchant locations (32).

French Abstract
Des paiements en especes sont effectues a un point de vente de distributeur. L'operation de paiement se fait electroniquement et va crediter le compte intermediaire de l'utilisateur. Des communications electroniques ulterieures entre le compte intermediaire et un point de distribution permettent d'effectuer, pour l'utilisateur, des paiements sur le site distributeur en echange de biens ou des services. Ce systeme exerce un effet de levier inverse sur le systeme de paiement par cartes de credit existant en permettant d'effectuer des paiements en especes a partir d'une multitude de points de distribution.

15/5/37 (Item 37 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00501664 **Image available**
INTEGRATED BUSINESS-TO-BUSINESS WEB COMMERCE AND BUSINESS AUTOMATION SYSTEM
COMMERCE ELECTRONIQUE ET TRANSACTIONS AUTOMATIQUES INTEGRES
Patent Applicant/Assignee:
WONG Charles,
Inventor(s):
WONG Charles,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9933016 A1 19990701
Application: WO 98US27496 19981222 (PCT/WO US9827496)
Priority Application: US 97995591 19971222
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: **G06F-017/60**
International Patent Class: **G06F-015/46** ; G06K-005/00
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 43431

English Abstract
The present invention, generally speaking, provides software that enables end-to-end, business-to-business Web commerce (Web business, or e-business) and that automates to the greatest degree possible, in a unified and synergistic fashion and using best proven business practices, the various aspects of running a successful and profitable business. Web business and business automation are both greatly facilitated using a computing model based on a single integrated database management system (DBMS) with intrinsic data synchronization that is either Web-enabled or provided with a Web front-end. The Web provides a window into a "seamless" end-to-end internal business process. The effect of such integration on the business cycle is profound, allowing the sale of virtually anything in a transactional context (goods, services, insurance, subscriptions, etc.) to be drastically streamlined.

French Abstract
La presente invention concerne un logiciel de commerce electronique ("e-business"), ce logiciel permettant une automatisation a un degre aussi eleve que possible, d'une maniere a la fois unifiee et synergique et selon les pratiques commerciales les plus efficaces, afin de diriger une affaire lucrative et rentable. L'utilisation d'un modele de calcul facilite largement le commerce electronique et les transactions electroniques, ce modele reposant sur un seul systeme SGBD integre (gestion d'une base de donnees) avec une synchronisation intrinseque des donnees, cette synchronisation etant compatible Web ou fournie par un frontal Internet. Le Web fournit en outre une fenetre a un processus interne de commerce electronique sans solution de continuite. Cette integration a de profondes consequences sur le cycle economique, dans la mesure ou elle permet de vendre presque tout dans un contexte d'echanges (des biens, des services, des assurances, des abonnements, etc.), destine a etre radicalement rationalise.

15/5/38 (Item 38 from file: 349)

00492242 **Image available**
METHOD AND APPARATUS FOR ELECTRONICALLY STORING AND RETRIEVING VALUE INFORMATION ON A PORTABLE CARD
PROCEDE ET APPAREIL PERMETTANT LE STOCKAGE ET LA RECUPERATION ELECTRONIQUES D'INFORMATIONS DE VALEUR SUR UNE CARTE PORTABLE
Patent Applicant/Assignee:
  XTEC INC,
Inventor(s):
  FERNANDEZ Alberto,
  BORMEY Carlos D,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9923594 A1 19990514
  Application: WO 98US23322 19981102 (PCT/WO US9823322)
  Priority Application: US 97963181 19971103
Designated States: AU BR CA CN CZ JP KR MX RU SG AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Main International Patent Class: **G06F-017/60**
Publication Language: English
Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 6399

English Abstract

A value storage system in which information representing value is directly written to an easily portable storage medium (102) as a reference fingerprint. The value storage system includes a plurality of read/write units (104 A-D') for storing and retrieving the value information. Each of the read/write units (104 A-D') may include a data authenticator for authentication information consisting of a numerical representation of a level of trapped charges representing the reference fingerprint. The read/write units (104 A-D') may be connected to a central server (106) which retrieves **accounting** and statistical analyses, as well as **reconciling transactions** between **two** or more read/write units (104 A-D'). The value stored may represent units of value employed in a customer loyalty program which are stored on the portable media during a sales transaction and then redeemed for purchase of or discounts on merchandise, a gaming player's points or winnings, or any of a host of types of value related information which may be carried on a portable card.

French Abstract

La presente invention concerne un systeme de stockage de valeur dans lequel les informations representant la valeur sont directement ecrites sur un moyen de stockage facilement portable (102) sous la forme d'une empreinte numerique de reference. Le systeme de stockage de valeur comprend plusieurs unites de lecture/ecriture (104 A-D') destinees a stocker et a recuperer les informations de valeur. Chacune des unites de lecture/ecriture (104 A-D') peut comprendre un dispositif d'authentification des donnees permettant d'authentifier les informations, lesquelles consistent en une representation numerique d'un niveau de charges emprisonnees representant l'empreinte numerique de reference. Les unites de lecture/ecriture (104 A-D') peuvent etre reliees a un serveur central (106) qui recupere les analyses de comptablite et de statistique, ainsi que les transactions de rapprochement entre deux ou plusieurs unites de lecture/ecriture (104 A-D'). La valeur stockee peut representer les unites de valeur d'un programme de fidelisation de la clientele qui sont stockees sur le moyen portable lors de son utilisation chez un commercant et qui sont ensuite converties en achats de marchandises ou rabais, en points ou prix de participation a un jeu, ou en n'importe quel type d'informations de valeur pouvant etre stockees sur une carte portable.

15/5/39 (Item 39 from file: 349)

00490974 **Image available**

OPEN-ARCHITECTURE SYSTEM FOR REAL-TIME CONSOLIDATION OF INFORMATIN FROM MULTIPLE FINANCIAL SYSTEMS

SYSTEME A ARCHITECTURE OUVERTE POUR LA CONSOLIDATION TEMPS REEL D'INFORMATIONS PROVENANT DE SYSTEMES FINANCIERS MULTIPLES

Patent Applicant/Assignee:
NORTHINGTON Cathy C,
GOODSON Louis,
Inventor(s):
NORTHINGTON Cathy C,
GOODSON Louis,

Patent and Priority Information (Country, Number, Date):
Patent: WO 9922326 A1 19990506
Application: WO 98US22461 19981022 (PCT/WO US9822461)
Priority Application: US 9763633 19971027; US 98166069 19981005
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60**
Publication Language: English

Fulltext Availability:
  Detailed Description
  Claims
Fulltext Word Count: 10249

English Abstract
An open-architecture system automatically consolidates information from a plurality of financial systems into a single accounting system without the need for expensive and time-consuming backroom procedures. The system enables an entity to use multiple independent and potentially incompatible financial systems to facilitate, control and monitor its spending, purchasing and other financial activitives, while also enabling the entity to monitor and control all of these activities in real time. The system receives, processes and stores information obtained from a plurality of financial and/or other external computerized systems, and provides one or more authorized users with the ability to monitor financial transactions on-line and manipulate and control all financial transactions of the entity in real time using, for example, Web-browser software technology. Different users may have different levels of access to the financial transaction data obtained, processed and stored by the system. The system may also be readily integrated with the entity's existing computer systems.

French Abstract
La presente invention concerne un systeme a architecture ouverte qui consolide automatiquement en un seul systeme de tenue de comptes les informations provenant d'une pluralite de systemes financiers, et ce, sans qu'il y ait besoin de procedures cachees couteuses et consommatrices de temps machine. Ce systeme permet a une entite d'utiliser de multiples systemes financiers independants, et potentiellement incompatibles, pour mettre en oeuvre, gerer et verifier ses depenses, ses achats et ses autres activites financieres, tout en permettant a l'entite de verifier et gerer en temps reel toutes ces activites. Le systeme recoit, traite, et stocke les informations provenant d'une pluralite de systemes informatises financiers et/ou exterieurs. En outre, ce systeme offre a un ou plusieurs utilisateurs habilites la possibilite de surveiller en ligne des transactions financieres et de manipuler et gerer en temps reel toutes les transactions financieres de l'entite, utilisant pour cela notamment des techniques liees aux logiciels de navigation en reseau. Concernant les donnees de transactions financieres prises en compte, traitees et stockees par le systeme, les niveaux de droits d'acces peuvent etre differents d'un utilisateur a l'autre. Le systeme s'integre facilement aux systemes informatiques existants de l'entite.

15/5/40 (Item 40 from file: 349)

00490939 **Image available**
SYSTEM AND METHOD FOR PRE-AUTHORIZATION OF INDIVIDUAL ACCOUNT TRANSACTIONS
SYSTEME ET PROCEDE DE PRE-AUTORISATION D'OPERATIONS COMPTABLES INDIVIDUELLES
Patent Applicant/Assignee:
  GE CAPITAL,
Inventor(s):
  WATSON Craig,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9922291 A1 19990506
  Application: WO 98US22301 19981021 (PCT/WO US9822301)
  Priority Application: US 97957419 19971024
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Main International Patent Class: **G06F-003/00**

International Patent Class: **G06F-015/21** ; **G06F-015/30** ; **G06F-015/42** ; G06K-005/00
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 9198

English Abstract
An account processing method and system for providing specific pre-authorization parameters for categories of transactions that would otherwise be completely denied authorization using only general authorization parameters. Upon establishment of an account, certain categories of transactions are specified as needing specific authorization prior to approving the transaction as requested by merchant (206). An account issuer provides a service to account members that permits account manager (202) to independently specify the parametric conditions under which to approve a transaction within such categories. Account manager (202) may also specify a transaction identifier such as a purchase order, work order or insurance claim number to associate with the required transaction parameters. Upon the approval of such a transaction requiring specific authorization, authorizing agent (212) during the billing process forwards both the transaction-specific information such as transaction amount and merchant information with the transaction identifier as previously assigned by account manager (202). Such an association of a transaction identifier facilitates accounting reconciliation of transactions funded through credit card-like payment transactions.

French Abstract
L'invention concerne un procede et un systeme de traitement de comptes permettant de fournir des parametres specifiques de pre-autorisation pour des categories d'operations qui seraient totalement interdites si l'on disposait uniquement de parametres generaux d'autorisation. Des l'etablissement d'un compte, certaines categories d'operations necessitent une autorisation specifique avant que l'operation soit approuvee comme le demande le commercant (206). Un emetteur de compte fournit un service aux titulaires d'un compte qui permet au directeur des comptes (202) de specifier independamment les parametres necessaires pour approuver l'operation au sein de ces categories. Le directeur des comptes (202) peut aussi specifier un identificateur d'operation comme par exemple une commande, un ordre de travail ou un numero de declaration de sinistre de maniere a les associer aux parametres d'operation requis. Apres l'approbation de cette autorisation specifique requise par l'operation, l'agent d'autorisation (212) transmet les informations propres a l'operation comme par exemple la quantite d'operations et les informations commerciales avec l'identificateur d'operation attribue auparavant par le directeur des comptes (202) et ceci pendant le traitement des factures. Cette association facilite le rapprochement des comptes pour des operations de paiement effectuees notamment avec une carte de credit.

15/5/41 (Item 41 from file: 349)

00406216 **Image available**
POINT OF SALE PURCHASING VALUE ACCUMULATION SYSTEM
SYSTEME POINT-DE-VENTE DE TOTALISATION DE POINTS D'ACHATS
Patent Applicant/Assignee:
PROVIDENT BANCORP INC,
Inventor(s):
KOCH Roland Edward,
ENGEL David R,
DAVIS Allen Lee,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9746961 A1 19971211

Application: WO 97US9085 19970530 (PCT/WO US9709085)
Priority Application: US 96659442 19960606; US 97815691 19970312
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN YU GH KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: **G06F-017/60**
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 14651

English Abstract
A neutrally branded, multi merchant redeemable purchasing value accumulation system (10) is provided covering all forms of payment, integrated with the point of sale, and providing real-time earning and redemption of redeemable purchasing value at the point of sale. According to one embodiment, the system (10) includes an authorized point of sale transaction terminal (12), a host memory (38) located remote from the authorized point of sale transaction terminal (12), and a host controller (18) located remote from and in communication with the authorized point of sale transaction terminal (12). A purchasing value banking system (100) is provided comprising a merchant system (105) incorporating a merchant terminal (116), a bank host (104) incorporating a bank account data storage device (114) and an authorization number source (112), and a purchasing value banking system host (102) in communication with the merchant system (105) and the bank host (104).

French Abstract
L'invention concerne un systeme point-de-vente de totalisation (10) de points d'achat multi-commerces, echangeables, de marque neutre, qui recouvre toutes les formes de paiement, et assure en temps reel l'acquisition et le remboursement de points d'achat echangeables au point de vente. Selon une realisation, le systeme (10) comprend un terminal point-de-vente de transactions autorisees (12), une memoire principale (38) placee a une distance eloignee du terminal (12) precite, et une unite de commande principale (18) egalement placee a une distance eloignee et communiquant avec le terminal point-de-vente de transactions autorisees (12). Un systeme bancaire (100) de points d'achat comprend un systeme de caisse (105) integrant un terminal (116), un processeur bancaire (104) comprenant une memoire de donnees de comptes bancaires (114) et une source de numeros d'autorisation (112), ainsi qu'un processeur central (102) du systeme bancaire de points d'achat communiquant avec le systeme de caisse (105) et le processeur bancaire (104).

15/5/42 (Item 42 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00207478 **Image available**
TRANSACTION PROCESSOR
PROCESSEUR DE TRANSACTIONS
Patent Applicant/Assignee:
SEER TECHNOLOGIES INC,
Inventor(s):
ABBAEI Manoochehr,
ANDERSON Kent L,
ASH Rami,
AVILA Gregory Fernando,
BARTSCH Paula L,
BIRDIE Khurshed F,
BIRSCHBACH Michael,
BLAIR Mark H,
BORROR Jeffrey,

BRADLEY Karen Susan,
BRENNEN Andrew,
BROWN Todd,
CAMPBELL James,
CARELLA Joseph L,
CASE Stephen P,
CHIAPPETTA Wayne,
CLAY Nicholas John,
COMMERFOD JoEllen,
CORCORAN Patricia,
CUSWORTH Richard A,
EISENBERG Ivy Mae,
FERRUCCI Charlotte M,
FIDUCCIA Frank J,
FRIEDMAN Jacob,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9204679 A1 19920319
Application: WO 91US6279 19910830 (PCT/WO US9106279)
Priority Application: US 90689 19900831
Designated States: AT AU BE CA CH DE DK ES FR GB GR HU IT JP KR LU NL SE SU
Main International Patent Class: **G06F-015/21**
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 48269

English Abstract
A transaction processor (2) utilized in a multi-environment computer hardware system (1) that permits an integrated way to process and track the many transaction events related to running a business or organization, such as a securities trading firm. The transaction processor (2) permits centralized storage of transaction data for integrated access by programmed modules (6) tracking different transaction events.

French Abstract
Processeur (2) de transactions utilise dans un systeme (1) de materiel informatique multi-environnement permettant de traiter et de suivre de maniere integree les nombreux evenements de transaction associes a la gestion d'une entreprise ou d'une organisation telle qu'une societe de commerce de titres. Le processeur (2) de transactions permet le stockage centralise de donnees de transaction en vue d'un acces integre par des modules programmes (6) suivant differents evenements de transaction.

15/5/43 (Item 43 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00171383
TRANSPORTATION DISPATCH AND DELIVERY TRACKING SYSTEM
SYSTEME DE TRANSPORTS ASSURANT L'EXPEDITION ET LE SUIVI DE LIVRAISONS
Patent Applicant/Assignee:
DIGITAL WIRELESS CORPORATION,
Inventor(s):
NATHANSON Martin,
BROWN David,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9004834 A1 19900503
Application: WO 89US4822 19891027 (PCT/WO US8904822)
Priority Application: US 8848 19881028
Designated States: AT AT AU BE CH CH DE DE DK FI FR GB GB IT JP LU LU MC NL NL NO SE SE
Main International Patent Class: **G06F-015/48**
Publication Language: English
Fulltext Availability:
Detailed Description

Claims
Fulltext Word Count: 16584
English Abstract
An integrated vehicle dispatch system that performs the management, coordination and communication functions for dispatching vehicles. The system includes a plurality of microcomputers (61) interconnected via a ''BITBUS'' network (22, 24, 58, 60), such that a fully redundant capability is provided. Each of the workstations (10, 50) control text and or graphics monitors (62, 66). Information in the graphics monitors are based upon a digitized map base, such as the U.S. Census Bureau GBF file or ''DIME File'' of the vehicle delivery areas, such that vehicle pickup, deliveries, minimum path routes and vehicles delivery zones are displayed in an icon-based format. The software of the system calculates minimum travel time based upon a tree-node decision algorithm that matches street distances, and travel times to real traffic conditions. Candidate vehicles for pickups and deliveries are selected upon a user-defined set of factors that include time, speed, vehicle characteristics and distance factors. The software also includes a fully integrated third party billing and business operations accounting package that enables fully automated dispatch system operation.

French Abstract
Un systeme integre d'expedition de vehicules assume les fonctions de gestion, de coordination et de communication. Le systeme comprend une pluralite de micro-ordinateurs (61) interconnectes par un reseau ''BITBUS'' (22, 24, 58, 60) qui assure une redondance integrale. Chaque station de travail (10, 50) commande des moniteurs de textes ou de graphiques (62, 66). Les informations dans les moniteurs de graphiques sont fondees sur un plan numerise de base, tel que le fichier GBF utilise par le Bureau de Recensement des Etats-Unis ou le fichier ''DIME''. Le plan numerise decrit les zones de livraisons par des vehicules, de sorte que les points de ramassge, de livraison, les trajets les plus courts et les zones de livraison sont affichees dans un format a base d'icones. Le logiciel du systeme calcule la duree minimale de deplacement sur la base d'un algorithme de prise de decisions a noeuds a structure arborescente qui adapte les distances des rues et les durees de deplacement aux veritables conditions de la circulation. Les vehicules pouvant effectuer des ramassges et des livraisons sont selectionnes sur la base d'un ensemble de facteurs defini par l'utilisateur comprenant la duree, la vitesse, les caracteristiques des vehicules et la distance. Le logiciel comprend egalement un paquet pleinement integre de comptabilite capable d'effectuer des operations de facturation de tiers et d'autres operations commerciales, ce qui permet d'obtenir un systeme d'expedition entierement automatise.

15/5/44 (Item 44 from file: 349)

00101944
BANKING SYSTEM AND METHOD FOR THE PROCESSING OF DATACARRYING DOCUMENTS
SYSTEME BANCAIRE ET PROCEDE POUR LE TRAITEMENT DE DOCUMENTS PORTEURS DE DONNEES
Patent Applicant/Assignee:
NCR CORP,
Inventor(s):
RUTLEDGE T,
OWENS C,
Patent and Priority Information (Country, Number, Date):
Patent: WO 8000759 A1 19800417
Application: WO 79US835 19791003 (PCT/WO US7900835)
Priority Application: US 78948936 19781006
Designated States: JP DE FR GB
Main International Patent Class: **G06F-015/30**
Publication Language: English
Fulltext Availability:
Detailed Description

Claims
Fulltext Word Count: 13851
English Abstract
A banking system and method for processing data-carrying documents includes a point of acceptance (12), a processing center (14) and a point of payment (16). The point of acceptance includes an apparatus (22) generating an electronic image of the data carried by each document presented at the point of acceptance and assigns identification information to each document and to its associated image. Data development means (112) at the processing center (14) translate the obtained image information into machine useable data and transaction balancing is performed on these data for a group of documents. Sorting means (120) sort said group of documents according to out-clearing destinations utilizing the associated qualified data. Means (124) are provided for interfacing the qualified data for said group of documents with conventional application systems (126) for the preparation of banking reports and statements.

French Abstract
Un systeme bancaire et un procede de traitement de documents porteurs de donnees comprenant un lieu d'acceptation (12), un centre de traitement (14) et un lieu de paiement (16). Le lieu d'acceptation comprend un appareillage apte a reproduire une image electronique des donnees portees par chaque document presente au lieu d'acceptation et assigne une information d'identification a chaque document et a son image associee. Des moyens de developpement de donnees (112) au centre de traitement (14) traduisent l'information obtenue en images en donnees utilisables par une machine et une balance de transaction est effectuee sur ces donnees pour un groupe de documents. Des moyens de tri (120) trient ce groupe de documents selon les destinations de sorties en utilisant les donnees qualifiees associees. Des moyens (124) sont prevus pour adjoindre les donnees qualifiees au dit groupe de documents avec un systeme conventionnel d'application (126) pour la preparation de rapports et declarations bancaires.

Set	Items	Description
S1	40	AU=(LARSEN D? OR LARSEN, D?)
S2	0	S1 AND IC=G06F-017?
S3	0	S1 AND IC=G06F?
S4	0	S1 AND RECONCIL?
S5	7	S1 AND ACCOUNT?

File 348:EUROPEAN PATENTS 1978-2002/May W01
(c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020509,UT=20020502
(c) 2002 WIPO/Univentio

(6)

5/5/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01074655
A method and apparatus for combining a plurality of images without incurring a visible seam
Verfahren und Vorrichtung zum Kombinieren von mehreren Bildern ohne eine sichbaren Naht zu erzeugen
Procede et appareil pour combiner plusieurs images sans generer de jonction visible
PATENT ASSIGNEE:
Agfa Corporation, (2664340), 100 Challenger Road, Ridgefield Park, NJ 07660-2199, (US), (Applicant designated States: all)
INVENTOR:
Larsen, David B. , 70 Nashua Street, Woburn, MA 01801, (US)
Nolan John F., 33 Emily Street, Haverhill, MA 01832, (US)
Coppeta, David, 33 Warren Street, Newburyport, MA 01950, (US)
Rolfe, Norman F., 194 Knoll Farme Road, Carlisle, MA 01741, (US
LEGAL REPRESENTATIVE:
Van Ostaeyen, Marc Albert Jozef et al (86095), Agfa-Gevaert N.V., Corporate IP Department, Septestraat 27, 2640 Mortsel, (BE)
PATENT (CC, No, Kind, Date): EP 946043 A2 990929 (Basic)
APPLICATION (CC, No, Date): EP 99200855 990319;
PRIORITY (CC, No, Date): US 46660 980324
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: H04N-001/191

ABSTRACT EP 946043 A2
The present invention eliminates artifacts in an image formed using a plurality of imaging sources. Visible seams in the image are eliminated by randomizing the stitch point (18) between the scan lines (44, 46) produced by each imaging source. The randomization may be optimized by additionally applying a method for relocating the random stitch point (18) based on the data content of the scan line, adjacent scan lines, and other criteria. The present invention further compensates for in-scan and cross-scan errors caused by thermally induced errors, spinner synchronization errors, mechanical misalignment, and other factors associated with the use of a plurality of imaging systems (30). A photodetector system (120, 122, 124), comprising a mask (124) having a pair of triangular openings (128,128'), provides measurements of the in-scan and cross-scan errors.
ABSTRACT WORD COUNT: 131
NOTE:
Figure number on first page: 2

LEGAL STATUS (Type, Pub Date, Kind, Text):
Change: 20000315 A2 Legal representative(s) changed 20000125
Application: 990929 A2 Published application without search report
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9939	2308
SPEC A	(English)	9939	5536
Total word count - document A			7844
Total word count - document B			0
Total word count - documents A + B			7844

5/5/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

01074654
A method and apparatus for combining a plurality of images without incurring a visible seam

Verfahren und Vorrichtung zum Kombinieren von mehreren Bildern ohne eine sichbaren Naht zu erzeugen
Procede et appareil pour combiner plusieurs images sans generer de jonction visible
PATENT ASSIGNEE:
Agfa Corporation, (2664340), 100 Challenger Road, Ridgefield Park, NJ 07660-2199, (US), (Applicant designated States: all)
INVENTOR:
Larsen, David B. , 70 Nashua Street, Woburn, MA 01801, (US
LEGAL REPRESENTATIVE:
Van Ostaeyen, Marc Albert Jozef et al (86095), Agfa-Gevaert N.V., Corporate IP Department, Septestraat 27, 2640 Mortsel, (BE)
PATENT (CC, No, Kind, Date): EP 946042 A2 990929 (Basic)
APPLICATION (CC, No, Date): EP 99200854 990319;
PRIORITY (CC, No, Date): US 47084 980324
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS: H04N-001/191

ABSTRACT EP 946042 A2
The present invention eliminates artifacts in an image formed using a plurality of imaging sources (36). Visible seams (10) in the image are eliminated by randomizing the stitch point (18) between the scan lines produced by each imaging source. The randomization may be optimized by additionally applying a method for relocating (162) the random stitch point (18) based on the data content of the scan line, adjacent scan lines, and other criteria. The present invention further compensates for in-scan and cross-scan errors caused by thermally induced errors, spinner synchronization errors, mechanical misalignment, and other factors associated with the use of a plurality of imaging systems. A photodetector system (120,122), comprising a mask (124) having a pair of triangular openings (128, 128'), provides measurements of the in-scan and cross-scan errors.
ABSTRACT WORD COUNT: 130
NOTE:
Figure number on first page: 2A

LEGAL STATUS (Type, Pub Date, Kind, Text):
Change: 20000315 A2 Legal representative(s) changed 20000125
Application: 990929 A2 Published application without search report
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9939	893
SPEC A	(English)	9939	5536
Total word count - document A			6429
Total word count - document B			0
Total word count - documents A + B			6429

5/5/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

00786213
MULTI-HOP PACKET RADIO NETWORKS
MEHRSTRECKEN-PAKETFUNKNETZE
RESEAUX DE RADIOCOMMUNICATIONS PAR PAQUETS A BONDS MULTIPLES
PATENT ASSIGNEE:
Salbu Research and Development (Proprietary) Limited, (2170200), Portion 86-87 of Farm Doornkloof, Pretoria 0002, (ZA), (Proprietor designated states: all)
INVENTOR:
LARSEN, David, Victor , Portion 86-87 of Farm Doornkloof, Pretoria 0002, (ZA)
LARSEN, James, David, Portion 86-87 of Farm Doornkloof, Pretoria 0002, (ZA)

VAN LOCHEM, Gerhard, Willem, 115 Farnham Road Lynnwood Manor, Pretoria 0081, (ZA)
LARSEN, Mark, Sivert, 22 Darlington Road Scientia, Pretoria 0002, (ZA
LEGAL REPRESENTATIVE:
Tomlinson, Kerry John (36771), Frank B. Dehn & Co., European Patent Attorneys, 179 Queen Victoria Street, London EC4V 4EL, (GB)
PATENT (CC, No, Kind, Date): EP 811286 A1 971210 (Basic)
EP 811286 B1 011024
WO 9619887 960627
APPLICATION (CC, No, Date): EP 95941197 951219; WO 95GB2972 951219
PRIORITY (CC, No, Date): ZA 9410066 941219
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: LT; LV; SI
INTERNATIONAL PATENT CLASS: H04L-012/56; H04B-007/26
CITED PATENTS (EP B): EP 201308 A
CITED REFERENCES (EP B):
GATEWAY TO THE FUTURE - TECHNOLOGY IN MOTION, ST. LOUIS, MAY 19 - 22, 1991, no. CONF. 41, 19 May 1991 INSTITUTE OF ELECTRICAL AND ELECTRONICS ENGINEERS, pages 630-635, XP 000260251 PERZ H J ET AL 'ADJUSTABLE TRANSMISSION POWER FOR MOBILE COMMUNICATIONS WITH OMNIDIRECTIONAL AND DIRECTIONAL ANTENNAS IN AN ONE-AND MULTI-HOP ENVIRONMENT'
BRIDGING THE GAP BETWEEN INTEROPERABILITY, SURVIVABILITY, SECURITY, BOSTON, OCT. 15 - 18, 1989 THREE VOLUMES BOUND AS ONE, vol. 1 OF 3, 15 October 1989 INSTITUTE OF ELECTRICAL AND ELECTRONICS ENGINEERS, pages 230-234, XP 000130739 PURSLEY M B ET AL 'ADAPTIVE FORWARDING AND ROUTING IN FREQUENCY-HOP SPREAD-SPECTRUM PACKET RADIO NETWORKS WITH PARTIAL-BAND JAMMING'
INTERNATIONAL CONFERENCE ON SYSTEMS ENGINEERING, FAIRBORN, OHIO, SEPT. 9 - 11, 1987, no. 1987, 9 September 1987 INSTITUTE OF ELECTRICAL AND ELECTRONICS ENGINEERS, pages 91-94, XP 000014580 ANDREWS A ET AL 'KNOWLEDGE-BASED CONFIGURATION OF MULTI-HOP PACKET-SWITCHED RADIO NETWORKS';
NOTE:
No A-document published by EPO
LEGAL STATUS (Type, Pub Date, Kind, Text):

Examination:	010117 A1	Date of dispatch of the first examination report: 20001130
Application:	960925 A	International application (Art. 158(1))
Grant:	011024 B1	Granted patent
Application:	971210 A1	Published application (A1with Search Report ;A2without Search Report)
Examination:	971210 A1	Date of filing of request for examination: 970728
*Examination:	980422 A1	Date of filing of request for examination (change): 970728
*Examination:	980506 A1	Date of filing of request for examination (change): 970728

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200143	2346
CLAIMS B	(German)	200143	2224
CLAIMS B	(French)	200143	2686
SPEC B	(English)	200143	11470
Total word count - document A			0
Total word count - document B			18726
Total word count - documents A + B			18726

5/5/4 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS

00727060
An integrated rotary drive apparatus
Integriertes drehendes Antriebsgerat
Appareil d'entrainement rotatif integre

PATENT ASSIGNEE:
  Bayer Corporation, (923418), Agfa Division, 200 Ballardvale Street, Wilmington, MA 01887-1069, (US), (applicant designated states: BE;DE;FR;GB)
INVENTOR:
  Bellemore, Arthur J., 181 Littleton Road Bldg. 8, Apt. 222, Chelmsford, MA. 01824, (US)
  Hebert, Thomas K., 96 Uptack Road, Groveland, MA. 01834, (US)
  Larsen, David B. , 70 Nashua Street, Woburn, MA. 01801, (US
LEGAL REPRESENTATIVE:
  Strasse, Joachim, Dipl.-Ing. (11613), Strasse & Hofstetter, Balanstrasse 55, 81541 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 687053 A1 951213 (Basic)
                             EP 687053 B1 971022
APPLICATION (CC, No, Date): EP 94108889 940609;
PRIORITY (CC, No, Date): EP 94108889 940609
DESIGNATED STATES: BE; DE; FR; GB
INTERNATIONAL PATENT CLASS: H02K-007/02; G11B-015/28;

ABSTRACT EP 687053 A1
  An optimized mechanical design providing low susceptibility to system oscillation in feedback controlled rotary motion apparatus. The optimized mechanical design provides increased stiffness thereby raising mechanical torsional resonant frequencies and allowing a closed loop electronic control system to operate with increased gain without the onset of system oscillation. An integrated drive incorporates a DC motor (14), controllable by a closed loop electronic servo controller, an inertia flywheel, a feedback device, a drive shaft, drive shaft bearings and a mechanical coupling to a driven element (16). (see image in original document)
ABSTRACT WORD COUNT: 92

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application:	951213	A1	Published application (A1with Search Report ;A2without Search Report)
Examination:	960731	A1	Date of filing of request for examination: 960603
Change:	960814	A1	Representative (change)
*Assignee:	960814	A1	Applicant (transfer of rights) (change): Bayer Corporation (923418) Agfa Division, 200 Ballardvale Street Wilmington, MA 01887-1069 (US) (applicant designated states: BE;DE;FR;GB)
*Assignee:	960814	A1	Previous applicant in case of transfer of rights (change): MILES INC. (923413) Agfa Division 200 Ballardvale Street Wilmington Massachusetts 01887-1011 (US) (applicant designated states: BE;DE;FR;GB)
Examination:	960828	A1	Date of despatch of first examination report: 960712
Grant:	971022	B1	Granted patent
Oppn None:	981014	B1	No opposition filed
Lapse:	981111	B1	Date of lapse of the European patent in a Contracting State: BE 971022

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	9710W3	577
CLAIMS B	(German)	9710W3	530
CLAIMS B	(French)	9710W3	627
SPEC B	(English)	9710W3	4382
Total word count - document A			0
Total word count - document B			6116
Total word count - documents A + B			6116

5/5/5 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00472657 **Image available**
METHOD OF DNA VACCINATION USING DNA ENCODING ANTIGEN AND ENCODING IL6
METHODE DE VACCINATION PAR ADN UTILISANT L'ADN CODANT LES ANTIGENES ET LES IL 6

Patent Applicant/Assignee:
WISCONSIN ALUMNI RESEARCH FOUNDATION,
POWDERJECT VACCINES INC,

Inventor(s):
OLSEN Christopher W,
SWAIN William F,
LARSEN Diane L ,
NEUMANN Veronica C,
LUNN David P

Patent and Priority Information (Country, Number, Date):
Patent: WO 9904009 A1 19990128
Application: WO 98US14334 19980710 (PCT/WO US9814334)
Priority Application: US 9752441 19970714

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: C12N-015/44
International Patent Class: C12N-015/51; A61K-048/00
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 16309

English Abstract
A method of providing a patient with an enhanced immune response is disclosed. In one embodiment, the method comprises the step of vaccinating the patient with a vaccine comprising a combination of DNA encoding interleukin-6 and DNA encoding an antigen capable of enlisting an enhanced immune response in a patient. In one embodiment, the enhanced immune response is a therapeutic response. In another embodiment, the enhanced immune response is a protective immune response.

French Abstract
La presente invention concerne une methode permettant de produire chez un patient une reaction immunitaire amelioree. Dans un des modes de realisation, la methode consiste a vacciner le patient avec un vaccin renfermant une combinaison d'ADN codant l'interleukine 6 et d'ADN codant un antigene, pouvant produire une reaction immune amelioree chez un patient. Dans un autre mode de realisation, la reaction immunitaire amelioree est une reaction immunitaire de protection.

5/5/6 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00337375 **Image available**
MULTI-HOP PACKET RADIO NETWORKS
RESEAUX DE RADIOCOMMUNICATIONS PAR PAQUETS A BONDS MULTIPLES

Patent Applicant/Assignee:
SALBU RESEARCH AND DEVELOPMENT (PROPRIETARY) LIMITED,
BROWN Keith Edwin Frank,
LARSEN David Victor,
LARSEN James David,
VAN LOCHEM Gerhard Willem,
LARSEN Mark Sivert,

Inventor(s):
LARSEN David Victor ,
LARSEN James David,

VAN LOCHEM Gerhard Willem,
LARSEN Mark Sivert
Patent and Priority Information (Country, Number, Date):
Patent: WO 9619887 A1 19960627
Application: WO 95GB2972 19951219 (PCT/WO GB9502972)
Priority Application: ZA 9410066 19941219
Designated States: AL AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TT UA UG US UZ VN KE LS MW SD SZ UG AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG
Main International Patent Class: H04L-012/56
International Patent Class: H04B-07:26
Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 14165

English Abstract
An adaptative communication system utilizes opportunistic peak-mode transmissions to transmit data between originating and destination stations, via one or more intermediate stations. Each station monitors the activity of other stations in the network, storing connectivity information for use in subsequent transmissions. Each station also sends out probe signals from time to time, to establish which other stations are in range. Messages are then sent across the network from station to station, with confirmation data being transmitted back to the originating station, until the destination station is reached. Old messages, which would otherwise clog the network, are timed out and deleted. A communication network and transceiver apparatus for use in the network are also disclosed.

French Abstract
Ce systeme de communications adaptatif utilise des transmissions en mode crete opportunistes, pour transmettre des donnees entre des stations sources et des stations de destination, par l'intermediaire d'une ou de plusieurs stations intermediaires. Chaque station controle l'activite des autres stations dans le reseau, en stockant des informations de connexion destinees a etre uitlisees dans des transmissions ulterieures. Chaque station emet egalement des signaux de sonde, de temps en temps, pour etablir quelles autres stations sont a sa portee. Des messages sont ensuite envoyes a travers le reseau d'une station a l'autre, avec des donnees de confirmation qui sont retransmises a la station source, jusqu'a ce que la station de destination soit atteinte. Les messages anciens, qui risquent d'encombrer le reseau, sont temporises et effaces. Un reseau de communications et un appareil emetteur-recepteur a utiliser dans ledit reseau sont egalement decrits.

5/5/7 (Item 3 from file: 349)

00174523
LAMINAR SEGMENT FOR USE WITH COMMINUTION EQUIPMENT
SEGMENTS LAMINAIRES S'UTILISANT AVEC DES EQUIPEMENTS DE BROYAGE
Patent Applicant/Assignee:
AMERICAN MAGOTTEAUX CORPORATION,
Inventor(s):
HARRIS Terrance R,
LARSEN Darrell R
Patent and Priority Information (Country, Number, Date):
Patent: WO 9007981 A1 19900726
Application: WO 90US146 19900103 (PCT/WO US9000146)
Priority Application: US 89740 19890110
Designated States: AT AU BE BR CA CH DE DK ES FR GB IT LU NL NO SE
Main International Patent Class: B02C-013/28

Publication Language: English
Fulltext Availability:
Detailed Description
Claims
Fulltext Word Count: 13940

English Abstract
A novel laminar assembly (10) for use with comminution equipment, such as a liner for protecting the shell of an ore crushing mill or as a wear tip on a blow bar for use in a rock impact crusher. The laminar segment includes a plurality of laminae (10) which are attached to each other with a rod (22) extending through holes (18) positioned in the base of the laminae (10), thereby forming a segment of virtually any desired length. Mounting bolts (14) are configured in two pieces, with an axial hole (20) extending through the head of the mounting bolt (14) by which they are mounted to the rod (22) and thereby attached to the liner segment. A second piece (42) of the mounting bolt threadably engages the head of the bolt and extends through the mounting surface of the comminution equipment being used. The utilization of small laminae (10) enables the laminae (10) to be cast and heat treated such that the microstructure throughout the laminae (10) may be strictly controlled, thereby providing a laminae (10) with consistent hardness and toughness throughout the laminae (10).

French Abstract
Est decrit un nouvel ensemble laminaire (10) s'utilisant avec des equipements de broyage, tel qu'une chemise pour proteger l'enveloppe d'un concasseur a minerais ou une extremite d'usure sur une barre de frappe dans un concasseur de roches a percussion. Le segment laminaire comprend une pluralite de structures laminaires (10) qui sont fixees les unes aux autres par une tige (22) passant a travers des trous (18) positionnes dans la base des structures laminaires (10), formant ainsi un segment de pratiquement n'importe quelle longueur souhaitee. Des boulons de fixation (14) se presentent sous forme de deux elements, un trou axial (20) traversant la tete dudit boulon (14) et permettant son montage sur la tige (22) et ainsi sa fixation sur le segment de chemisage. Un deuxieme element (42) du boulon de fixation se visse sur la tete du boulon et passe a travers la surface de montage de l'equipement de broyage utilise. La mise en oeuvre de petites structures laminaires (10) permet le moulage et le traitement thermique de celles-ci de telle maniere que toute la microstructure laminaire (10) soit strictement controlee, assurant ainsi a travers toute la structure laminaire (10) une durete et une resistance homogenes.

(7)

```
Set     Items   Description
S1     241440   RECONCIL? OR BALANC?
S2      54828   ACCOUNT? OR LEDGE? OR BOOKKEEP? OR BOOKEEP? OR BOOK()KEEP?
S3    1298694   TRANSACTION? OR REGISTER? OR RECORD? OR ENTRY OR ENTRIES OR
            LIST? ? OR RECORD? OR ITEM? OR LINEITEM?
S4     197321   S3(5N) (MULTIPL? OR MANY OR TWO OR 2 OR SECOND OR PAIR? OR
           2ND OR DIFFERENT? OR HETEROGEN? OR VARIOUS OR VARY? OR SEVERA-
           L? OR PLURAL? OR COMBIN?)
S5    1794325   FIND? OR LOCAT? OR IDENTIF? OR RECOGNI? OR DETERMIN?
S6    1191962   MATCH? OR COMPAR? OR CHECK? OR VERIF?
S7        136   S1 AND S2 AND S4
S8         22   S7 AND S5 AND S6
S9         74   S7 AND (S5 OR S6)
S10        22   S9 AND IC=G06F-017?
S11        15   S8 AND IC=G06F?
S12        30   S10 OR S11
S13        30   IDPAT (sorted in duplicate/non-duplicate order)
S14        30   IDPAT (primary/non-duplicate records only)
File 347:JAPIO Oct/1976-2001/Dec(Updated 020503)
         (c) 2002 JPO & JAPIO
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200230
         (c) 2002  Thomson Derwent
```

14/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

014228775 **Image available**
WPI Acc No: 2002-049473/200206
XRPX Acc No: N02-036554
Bidder qualifying method for Internet commerce application, involves determining whether bidder has established bidder funding account if so bidder is qualified according to balance in account
Patent Assignee: EDEPOSIT CORP (EDEP-N)
Inventor: UNDERSTEIN N
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200186550	A2	20011115	WO 2001US14659	A	20010507	200206	B
AU 200159572	A	20011120	AU 200159572	A	20010507	200219	

Priority Applications (No Type Date): US 2000567589 A 20000510
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200186550	A2	E	31	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200159572	A		G06F-017/60	Based on patent WO 200186550

Abstract (Basic): WO 200186550 A2

NOVELTY - A bid inquiry received from a bidder is **determined** whether the bidder has established a bidder funding **account** . If the bidder has not established the **account** , the bidder is enabled to establish the **account** else the bidder's funding **account** is accessed for qualifying the bidder according to a **balance** in the bidder funding **account** .

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

(a) Computer system;

(b) Computer readable medium that stores a computer program

USE - For qualifying bidder for Internet commerce applications, also for on-line transactions such as retail consumer products and off-line transactions like transactions requiring a deposit or other financial application.

ADVANTAGE - Provides a secure way of preventing fraudulent bidding and preventing participation by bidders who fail to settle **accounts** after winning the auction. Serves to transact the acceptance and **verification** of deposits from **multiple** auctions or **transactions** and participants simultaneously. Minimizes fraudulent bidding easily in multiple auctions simultaneously, while being capable of providing insured interest bearing deposits held for bidders. By ensuring the available funds, fraud and abuse in e-commerce transactions are greatly reduced.

DESCRIPTION OF DRAWING(S) - The figure shows a detailed schematic diagram of the computer system.

pp; 31 DwgNo 1/4

Title Terms: QUALIFY; METHOD; APPLY; **DETERMINE** ; ESTABLISH; **ACCOUNT** ; SO; QUALIFY; ACCORD; **BALANCE** ; **ACCOUNT**
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

14/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

014108983 **Image available**
WPI Acc No: 2001-593195/200167
XRPX Acc No: N01-442044
Financial list production system for manufacturing unit, produces financial lists after modifying evaluation of each company based on balance **sheet and income statement produced based on input** accounts **data**
Patent Assignee: SPECSYSTEM KAIHATSU KK (SPEC-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 2001222600	A	20010817	JP 200031051	A	20000208	200167	B

Priority Applications (No Type Date): JP 200031051 A 20000208
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001222600	A		14	G06F-017/60	

Abstract (Basic): JP 2001222600 A
NOVELTY - **Balance** sheet and income statement of each operating company are produced based on various **accounts** data input through personal computers (5A,5B). **Various** financial **lists** are produced after modifying the evaluation of each company based on the produced **balance** sheet and income statement of each company.
USE - For manufacturing unit of an enterprise.
ADVANTAGE - Enables to produce **various** financial **lists** effectively after **recognizing** the management of each industry.
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the components of the financial list production system. (Drawing includes non-English language text).
Personal computers (5A,5B)
pp; 14 DwgNo 1/9
Title Terms: FINANCIAL; LIST; PRODUCE; SYSTEM; MANUFACTURE; UNIT; PRODUCE; FINANCIAL; LIST; AFTER; MODIFIED; EVALUATE; COMPANY; BASED; **BALANCE** ; SHEET; INCOME; STATEMENT; PRODUCE; BASED; INPUT; **ACCOUNT** ; DATA
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-019/00
File Segment: EPI

14/5/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

014038702 **Image available**
WPI Acc No: 2001-522915/200157
Related WPI Acc No: 2001-522916; 2001-541734
XRPX Acc No: N01-387536
Financial settlement procedure in communication network, involves updating account **payable for service providers and** account **receivable** balances **for customers based on transaction value** determined **for each transaction**
Patent Assignee: IPASS INC (IPAS-N); EDGETT J (EDGE-I); FARHAT J (FARH-I); ROZENFELD A (ROZE-I); SUNDER S (SUND-I); VU C (VUCC-I)
Inventor: EDGETT J; FARHAT J; ROZENFELD A; SUNDER S; VU C
Number of Countries: 094 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200163530	A1	20010830	WO 2001US5723	A	20010223	200157	B
US 20010034704	A1	20011025	US 2000185180	A	20000225	200170	
			US 2001791239	A	20010221		
AU 200143231	A	20010903	AU 200143231	A	20010223	200202	
AU 200143230	A	20010903	AU 200143230	A	20010223	200202	

Priority Applications (No Type Date): US 2001791239 A 20010221; US 2000185180 P 20000225; US 2001792358 A 20010221
Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
WO 200163530 A1 E 70 G06F-017/60
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
US 20010034704 A1 G06F-017/60 Provisional application US 2000185180

AU 200143231 A G06F-017/60 Based on patent WO 200163531
AU 200143230 A G06F-017/60 Based on patent WO 200163530

Abstract (Basic): WO 200163530 A1
NOVELTY - Data regarding **multiple transactions** are automatically collected from respective service provider (SP) among **multiple** SP (32) to facilitate **multiple transactions** between **several** SP and **multiple** service customer (36). The **transaction** values for each transaction are automatically **determined** , based on which **account** payable **balances** for SP and **account** receivable **balances** for customers are updated automatically.
DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
(a) Financial settlement system;
(b) Machine readable medium with financial settlement program
USE - For facilitating financial settlement of service access **transaction** between **several** parties in internet based communication networks, including packet switched networks, circuit switched networks, cable networks, satellite networks, terrestrial networks, wired networks or wireless networks. Also for transaction pertaining to access any one of the services such as content, commerce and communication services.
ADVANTAGE - The service providers (SP) exchange authentication, usage and **accounting** information in a secure and standardized manner without the need to establish multiple bilateral relationship with other SP.
DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the multiparty access environment which includes a number of service providers, an access broker system and multiple customers.
Service provider (32)
Service customer (36)
pp; 70 DwgNo 2/22
Title Terms: FINANCIAL; SETTLE; PROCEDURE; COMMUNICATE; NETWORK; UPDATE; **ACCOUNT** ; SERVICE; **ACCOUNT** ; RECEIVE; **BALANCE** ; CUSTOMER; BASED; TRANSACTION; VALUE; **DETERMINE** ; TRANSACTION
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

14/5/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX

014022839 **Image available**
WPI Acc No: 2001-507053/200156
XRPX Acc No: N01-376362
Financial-affairs accounts **control system, has calculaton and control unit that reads out financial-affairs** accounts **data corresponding to** comparison **item from data memory**
Patent Assignee: SEIKO EPSON CORP (SHIH)
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
JP 2001188873 A 20010710 JP 99375310 A 19991228 200156 B

Priority Applications (No Type Date): JP 99375310 A 19991228
Patent Details:

Patent No Kind Lan Pg   Main IPC   Filing Notes
JP 2001188873 A   11 G06F-019/00

Abstract (Basic): JP 2001188873 A
NOVELTY - A data memory (4) stores financial-affairs **accounts** data comprising the financial-affairs **various lists** containing a **balance** sheet, an income statement, and a cash-flow statement input from an input unit (10).
DETAILED DESCRIPTION - An item memory (6) stores the predetermined **comparison item** consisting of a predetermined **combination** of the financial-affairs **accounts** data which comprise the cash-flow statement, and financial-affairs **accounts** data about other financial-affairs **various lists** . A calculation and control unit (12) reads out the predetermined **comparison** item from the item memory based on a demand signal from the input unit, and reads out financial-affairs **accounts** data corresponding to the read **comparison** item from the data memory. An INDEPENDENT CLAIM is also included for a recording medium for a computer program used in financial-affairs **accounts** management.
USE - For supporting analysis of financial-affairs situation of enterprise.
ADVANTAGE - Essential financial-affairs analysis can be performed immediately by allowing immediate display of combination of financial-affairs **accounts** data and calculation data. Enables rapid analysis of related **various items** .
DESCRIPTION OF DRAWING(S) - The figure is a functional-block diagram of the financial-affairs **accounts** control system.
Data memory (4)
Item memory (6)
Input unit (10)
Calculation and control unit (12)
pp; 11 DwgNo 1/9
Title Terms: FINANCIAL; **ACCOUNT** ; CONTROL; SYSTEM; CONTROL; UNIT; READ; FINANCIAL; **ACCOUNT** ; DATA; CORRESPOND; **COMPARE** ; ITEM; DATA; MEMORY
Derwent Class: T01
International Patent Class (Main): G06F-019/00
International Patent Class (Additional): **G06F-017/60**
File Segment: EPI

14/5/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013674757 **Image available**
WPI Acc No: 2001-158969/200116
XRPX Acc No: N01-115870
Market operating system for confirming trade details, includes electronic controller communicating with buyer and seller terminals, and displays agreement entered by seller to buyer for acquiring buyer response
Patent Assignee: OTC HOLDINGS LTD (OTCH-N)
Inventor: COOK C J
Number of Countries: 092 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200070484	A2	20001123	WO 2000GB1879	A	20000515	200116	B
AU 200049341	A	20001205	AU 200049341	A	20000515	200116	

Priority Applications (No Type Date): US 99136575 P 19990528; GB 9911282 A 19990514
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 200070484 A2 E 39 G06F-017/00
Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200049341 A G06F-017/00 Based on patent WO 200070484

Abstract (Basic): WO 200070484 A2
NOVELTY - An electronic controller communicates with buyer and seller terminals. The controller **registers** market members and stores **several** contact terms, the contact terms being selectively retrievable by market member from seller terminal. The agreement completed by seller is display to buyer with prior notification. Acceptance or rejection of agreement is **determined** from user response.
DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for trade detail confirmation method.
USE - For confirming trade details.
ADVANTAGE - Central registration of deal is conclusive evidence of its existence so that there is no need for further telexes, faxes or other trade confirmations. Eliminates requirement for manual trade entry in **accounting** system. Facilitates trade **reconciliations** with counter parties. Eliminates need for certain clerical trader support functions.
DESCRIPTION OF DRAWING(S) - The figure shows market operating system.
pp; 39 DwgNo 1/4
Title Terms: MARKET; OPERATE; SYSTEM; CONFIRM; TRADE; DETAIL; ELECTRONIC; CONTROL; COMMUNICATE; BUY; TERMINAL; DISPLAY; AGREE; ENTER; BUY; ACQUIRE; BUY; RESPOND
Derwent Class: T01
International Patent Class (Main): **G06F-017/00**
File Segment: EPI

14/5/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX

013051900 **Image available**
WPI Acc No: 2000-223755/200019
Related WPI Acc No: 2000-182773; 2000-195117; 2000-223790
XRPX Acc No: N00-167737
Markup language that provides interactive services that uses prompt element including announcement to be read to user and input element including at least one input that corresponds to user input
Patent Assignee: MOTOROLA INC (MOTI)
Inventor: JOHNSON G; LADD D
Number of Countries: 084 Number of Patents: 004
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200005643	A1	20000203	WO 99US16777	A	19990723	200019	B
AU 9950067	A	20000214	AU 9950067	A	19990723	200029	
EP 1099152	A1	20010516	EP 99934183	A	19990723	200128	
			WO 99US16777	A	19990723		
KR 2001079555	A	20010822	KR 2001701008	A	20010122	200213	

Priority Applications (No Type Date): US 98165469 A 19981002; US 9894032 P 19980724; US 9894131 P 19980724
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200005643	A1	E	96	G06F-003/14	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9950067	A		G06F-003/14	Based on patent WO 200005643
EP 1099152	A1	E	G06F-003/14	Based on patent WO 200005643

Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

KR 2001079555	A		G06F-017/00	

Abstract (Basic): WO 200005643 A1

NOVELTY - A step element contained within the dialog element is used to define a state within the dialog element. The step element includes a prompt element and an input element. The prompt element includes an announcement to be read to the user while the input element includes at least one input that corresponds to a user input.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for:

(a) a method for creation a voice application

USE - In information retrieval that allows a user to access information from an information source from any **location** in the world via any suitable network access device.

ADVANTAGE - The user can access up-to-date information, such as, news updates, designated city weather, traffic conditions, stock quotes, and stock market indicators. The system also allows the user to perform **various transactions** i.e., order flowers, place orders from restaurants, place buy or sell orders for stocks, obtain bank **account balances** , obtain telephone numbers, receive directions to destinations, etc.

DESCRIPTION OF DRAWING(S) - The drawing is a block diagram of an embodiment of a system in accordance with the present invention.

pp; 96 DwgNo 1/9

Title Terms: LANGUAGE; INTERACT; SERVICE; PROMPT; ELEMENT; ANNOUNCE; READ; USER; INPUT; ELEMENT; ONE; INPUT; CORRESPOND; USER; INPUT

Derwent Class: T01; W01

International Patent Class (Main): G06F-003/14; **G06F-017/00**

File Segment: EPI

14/5/7 (Item 7 from file: 350)

012944399 **Image available**

WPI Acc No: 2000-116252/200010

XRPX Acc No: N00-088085

Secure purchase management method for computerized purchase systems using internet

Patent Assignee: ZAMPESE D (ZAMP-I)

Inventor: ZAMPESE D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6014650	A	20000111	US 97914875	A	19970819	200010	B

Priority Applications (No Type Date): US 97914875 A 19970819

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6014650	A		6	G06F-017/60	

Abstract (Basic): US 6014650 A

NOVELTY - A unique **account** code and **several** secret **transaction** codes are provided to a purchaser, with one transaction code for each individual purchase. The purchaser's **account** code, **account balance** and a transaction code are **verified** during purchase request by the purchaser.

DETAILED DESCRIPTION - The transaction codes which are generated as random numbers are to be used by purchaser in order and are sent to the purchaser via the main instead of the computerized network to avoid fraudulent interception of codes. The transaction code is detected after it is used by purchaser. INDEPENDENT CLAIMS are also included for the following:

(a) a computerized purchase management system and;

(b) a computerized purchase **verification** system.

USE - For computerized purchase systems using internet.

ADVANTAGE - Avoids hampering commerce conducted via internet and facilitates investigation and capture of criminals who steal **account** numbers.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the computerized secure purchase management system.
pp; 6 DwgNo 1/3
Title Terms: SECURE; PURCHASE; MANAGEMENT; METHOD; PURCHASE; SYSTEM
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

14/5/8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012933332 **Image available**
WPI Acc No: 2000-105179/200009
XRPX Acc No: N00-080806
Uncleared transactions creation and reconciliation **method in web based banking system**
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: MALCOLM J W
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 6006204	A	19991221	US 97993511	A	19971218	200009	B

Priority Applications (No Type Date): US 97993511 A 19971218
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6006204	A		10	G06F-017/00	

Abstract (Basic): US 6006204 A
NOVELTY - The transaction **identifier** within uncleared transaction record is **compared** with transaction **identifier** within real transaction record. If both **identifiers** are **matched** , uncleared transaction record is merged with real transaction record.
DETAILED DESCRIPTION - The uncleared transaction record in the **account ledger** is created for anticipated transaction, where the uncleared transaction includes unique transaction **identifier** capable of uniquely **identifying** any transactions such as deposits, **checks** and withdrawals. The real transaction record including transaction **identifier** is created within **account ledger** for actual transaction. During merging of uncleared transaction record with real transaction record based on **comparison** of both **identifiers** , transaction description in both records are appended after displaying the uncleared and real transaction records for manual merger.
INDEPENDENT CLAIMS are also included for the following:
(a) uncleared transactions creation and **reconciliation** system;
(b) computer program including instructions for uncleared transaction creation and **reconciliation**
USE - For creating and **reconciling** of uncleared transaction in bank **ledger** for web based banking system.
ADVANTAGE - Allows unique transaction **identifiers** to be employed to automatically correlation **transaction pairs** for **reconciliation** using simple technique. The uncleared transaction record is unlikely to include any other unique information of significance except perhaps the date on which customer entered the uncleared transaction record.
DESCRIPTION OF DRAWING(S) - The figure shows block diagram of data processing system utilizing mechanisms for creating and **reconciling** uncleared transactions.
pp; 10 DwgNo 2/4
Title Terms: TRANSACTION; CREATION; METHOD; WEB; BASED; BANK; SYSTEM
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/00**
File Segment: EPI

14/5/9 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012832483 **Image available**
WPI Acc No: 2000-004315/200001
XRPX Acc No: N00-003761
Purchaser's account balance verification **system for unmanned selling of gasoline, fuel -** checks **if** balance **amount in purchaser** account **is more than predetermined value after** verifying **card validity and outputs information of selling good**
Patent Assignee: SANWA GINKO KK (SANW-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 11282911	A	19991015	JP 9880656	A	19980327	200001	B

Priority Applications (No Type Date): JP 9880656 A 19980327
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11282911	A		17	G06F-017/60	

Abstract (Basic): JP 11282911 A
NOVELTY - The code number and the card information are **verified** by discrimination unit (3). A **balance** detector (4) detects the **balance** amount in the deposit **account** of the purchaser. When the **balance** amount is more than a predetermined amount, an output unit (6) outputs the information of the goods being sold. DETAILED DESCRIPTION - A card reader (1) reads the recorded information in the card published by a bank and owned by a purchaser. A code number input unit (**2**) inputs the purchaser code number **registered** beforehand in the financial institutions.
USE - For **verifying account balance** of purchaser in unmanned selling of gasoline, fuel, etc.
ADVANTAGE - Unmanned good selling can be performed safely and selling price can be recovered reliably as sold goods information is output only after **checking** card validity and **balance** amount in purchaser **account** . DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the purchaser's **account balance verification** system . (1) Card reader; (2) Input unit; (3) Discrimination unit; (4) **Balance** detector; (6) Output unit.
Dwg.1/10
Title Terms: PURCHASE; **ACCOUNT** ; **BALANCE** ; **VERIFICATION** ; SYSTEM; UNMANNED; SELL; GASOLINE; FUEL; **CHECK** ; **BALANCE** ; AMOUNT; PURCHASE; **ACCOUNT** ; MORE; PREDETERMINED; VALUE; AFTER; **VERIFICATION** ; CARD; VALID; OUTPUT; INFORMATION; SELL
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06F-019/00; G07D-009/00; G07F-007/08
File Segment: EPI

14/5/10 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012813992 **Image available**
WPI Acc No: 1999-620223/199953
XRPX Acc No: N99-457452
Usage fee accounting **during access of electronic data e.g. audio, video recording through computer network like Internet**
Patent Assignee: AUDIOSOFT INC (AUDI-N); NUTTALL F X (NUTT-I)
Inventor: NUTTALL F; NUTTALL F X
Number of Countries: 086 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9952053	A2	19991014	WO 99IB581	A	19990402	199953	B
AU 9929506	A	19991025	AU 9929506	A	19990402	200011	
EP 1075679	A2	20010214	EP 99910581	A	19990402	200111	

			WO 99IB581	A	19990402		
US 6202056	B1	20010313	US 9855068	A	19980403	200120	
US 20010016837	A1	20010823	US 9855068	A	19980403	200151	
			US 2001757966	A	20010110		
JP 2002510821	W	20020409	WO 99IB581	A	19990402	200227	
			JP 2000542725	A	19990402		

Priority Applications (No Type Date): US 9855068 A 19980403; US 2001757966 A 20010110

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9952053	A2	E	40	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW					
AU 9929506	A				Based on patent WO 9952053
EP 1075679	A2	E		G06F-017/60	Based on patent WO 9952053
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI NL PT SE					
US 6202056	B1			G06F-017/30	
US 20010016837	A1			G06F-017/60	Div ex application US 9855068
					Div ex patent US 6202056
JP 2002510821	W		68	G06F-017/60	Based on patent WO 9952053

Abstract (Basic): WO 9952053 A2

NOVELTY - Report (152) containing transaction **identifier** is received by **reconciling** node (118) during data transfer from content providing node (108) to requesting node (110). Specific value is also received from content management node (104) for **comparison** with transaction **identifier** , message (160) confirming payee **identifier** is transmitted to banking node (114).

DETAILED DESCRIPTION - The payee **identifier** information is received by **reconciling** node from the content management node. During reception of report (152), **several records** are also received from the transaction reporting node (116) for **determining** the type of report.

USE - For **accounting** of usage fee by copyright owner during access of electronic data like audio and video recording, computer program, books, multimedia through networks like Internet, WWW, national information structure etc.

ADVANTAGE - Since there is no direct communication between data requesting and authorizing nodes, fraudulent manipulation of authorizing node by requesting node is eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the computer network for providing electronic information.

Content management node (104)
Content providing node (108)
Requesting node (110)
Banking node (114)
Transaction reporting node (116)
Reconciling node (118)
Report (152)
Message (160)
pp; 40 DwgNo 1/20

Title Terms: FEE; **ACCOUNT** ; ACCESS; ELECTRONIC; DATA; AUDIO; VIDEO; RECORD ; THROUGH; COMPUTER; NETWORK

Derwent Class: T01; W04

International Patent Class (Main): **G06F-017/30** ; **G06F-017/60**

International Patent Class (Additional): **G06F-001/00** ; G07F-017/16; H04K-001/00; H04L-009/00

File Segment: EPI

14/5/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

012755271 **Image available**
WPI Acc No: 1999-561388/199947
XRPX Acc No: N99-414824
Electronic commerce transaction method for user with Personal Identification Number
Patent Assignee: E-LYSIUM TRANSACTION SYSTEMS INC (ELYS-N)
Inventor: BASER C; GOROSTIS O
Number of Countries: 081 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9944165	A1	19990902	WO 99US4132	A	19990225	199947	B
AU 9927903	A	19990915	AU 9927903	A	19990225	200004	

Priority Applications (No Type Date): US 99256540 A 19990224; US 9875872 P 19980225
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9944165	A1	E	50	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9927903	A		G06F-017/60	Based on patent WO 9944165

Abstract (Basic): WO 9944165 A1
NOVELTY - An object-oriented, distributed architecture provides a suite of applications supporting prepaid electronic commerce on Internet, Intranet or Extranet, including roaming transaction and transaction shipping involving complex configurations.
DETAILED DESCRIPTION - A service request is received from a user, and a transaction instance is created. Information relating to the user's PIN and remaining **balance** are retrieved to **determine** whether or not the transaction can take place given the user's remaining **balance** and, if the user's PIN is sufficiently funded, the transaction proceeds, rendering the requested service. An unrated service record data record is returned, and the price of the gods or services is calculated based upon the service data record. The PIN **balance** is updated, and a transaction data record is generated. INDEPENDENT CLAIMS are included for; an architecture facilitating e-commerce transactions; a method for performing prepaid electronic commerce transaction.
USE - Object-oriented distributed architecture for providing suite of applications for implementing prepaid e-commerce in Internet, Intranet and Extranet environments.
ADVANTAGE - Takes into **account** micro-payments which might otherwise be economically impractical through credit card purchases.
DESCRIPTION OF DRAWING(S) - The drawing illustrates **different transaction** steps associated with prepaid electronic commerce.
pp; 50 DwgNo 3/21
Title Terms: ELECTRONIC; TRANSACTION; METHOD; USER; PERSON; **IDENTIFY** ; NUMBER
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): H04M-001/64; H04M-017/00
File Segment: EPI

14/5/12 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012612548 **Image available**
WPI Acc No: 1999-418652/199935
XRPX Acc No: N99-312528
Combined **method for handling** transactions **on** combined **credit and**

cash card
Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)
Inventor: FLEISCHL D; GUIDO J; HEMMINGER P
Number of Countries: 082 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9930294	A1	19990617	WO 98US24292	A	19981113	199935	B
AU 9915863	A	19990628	AU 9915863	A	19981113	199946	
US 6038552	A	20000314	US 97988169	A	19971210	200020	
MX 9810319	A1	19990601	MX 9810319	A	19981207	200058	
TW 411428	A	20001111	TW 98119073	A	19981118	200121	

Priority Applications (No Type Date): US 97988169 A 19971210
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9930294	A1	E	28	G07F-007/10	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9915863	A	G07F-007/10	Based on patent WO 9930294
US 6038552	A	G06F-017/60	
MX 9810319	A1	G06F-007/00	
TW 411428	A	G06K-005/00	

Abstract (Basic): WO 9930294 A1
NOVELTY - The user (20) has combined credit and cash cards (22-26) and presents them to vendors (30) for purchases. These flow through the network (50) to debit the relevant credit (56) or cash (54) **account** . The purchase is **compared** with the aggregate value of the credit limit, plus cash **balance** , less prior transaction **balance** to **determine** if it is permitted. At the end of a month an automatic transfer occurs from the cash **account** to the credit card to reduce any amount exceeding the credit limit.
USE - Combined credit and cash card
ADVANTAGE - Provides user with single card for cash or credit card transactions and allows cash **balance** to supplement credit limit.
DESCRIPTION OF DRAWING(S) - Payment card
User with combined credit and cash cards (20-26)
Vendor processing cards for payment (30)
Bank network (50)
Processor combining credit limit and cash **balance** for transaction validation (52)
Cash **balance** (54)
Credit card **balances** (56)
pp; 28 DwgNo 1/2
Title Terms: COMBINATION; METHOD; HANDLE; TRANSACTION; COMBINATION; CREDIT; CASH; CARD
Derwent Class: T05; W01
International Patent Class (Main): **G06F-007/00** ; **G06F-017/60** ; G06K-005/00; G07F-007/10
International Patent Class (Additional): **G06F-157/00** ; G07F-007/08
File Segment: EPI

14/5/13 (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012530742 **Image available**
WPI Acc No: 1999-336848/199928
XRPX Acc No: N99-252405
User interface for personal online banking system
Patent Assignee: INTUIT INC (INTU-N)
Inventor: ALTEKRUSE C A; BHATT P; SCHRADER J A
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5903881	A	19990511	US 97869580	A	19970605	199928	B

Priority Applications (No Type Date): US 97869580 A 19970605

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5903881	A		27	G06F-017/60	

Abstract (Basic): US 5903881 A

NOVELTY - The processor operates in conformation with the received transaction instruction information (169) from a financial institution and updates first and second **account balance** of a user selected **account** in response to new uncleared transaction displayed in a mini-**checkbook** (181) and displays the updated **account balance** concurrently as an online statement (150) in the display.

DETAILED DESCRIPTION - The display of the user interface (140) is separated into three display areas and the first display area the outbox (167) contains the list of transaction instruction selected for the user **account** . The transaction instruction for the selected **account** number is transferred to the processor and is removed from the first display area and is displayed together with the uncleared **transaction list** (180) in a **second** display area which is the mini-**checkbook** .

The cleaning of the uncleared transaction of the selected **account** number by the financial institution after a data (174) of last cleared transaction is received and is then removed from the second display area and is displayed in the cleared transaction list concurrently in a third display area which is fitted online statement.

INDEPENDENT CLAIMS are also included for the following:

(a) computer implementation method for integrating **multiple** diverse **transaction** into a single **account** of a user held by a financial institution;

(b) computer readable memory having computer program executable by a processor for producing a user interface of an online banding system.

USE - For integrating key banking tasks and information requirements to perform variety of useful transactions in a bank, a clearing house, an electronic transaction institution, vendors, merchants, billing agencies, brokerages, insurance companies etc.

ADVANTAGE - The integration and simultaneous presentation of three **different** types of **transactions** and **two account balances** in a single user interface presents a complete view of both financial institution data and customer data in one screen. The integrated user interface increases ease of use and reduces both the time taken to perform **account** management and bill payment. The transactor type interface provides efficient and quick accessing of bill payments and avoids over drafts without having to navigate to multiple user interfaces or engage in multiple time consuming tasks. By including mini- **checkbook** with the online statement, limitations in existing bank centric software products such as the inability to store uncleared transactions entered by the user or to integrate uncleared transaction with the cleared transaction to provide a running **balance** is overcome. Enhances the integration of **account** information by providing two distinct **account balances** for the user. Provides user with a complete view of the user selected **account** and allows for integration of **account** management, bill payment, **checkbook** transactions and **balance determination** all through a single user display and thereby facilitates the user to see the status of all his/her banking activities with a single glance. The user interface of online banking system supports E-mail based messaging from users to their financial institution or others.

DESCRIPTION OF DRAWING(S) - The figure is an illustration of user interface for online banking systems.

User interface (140)
Online statement (150)
Outbox (167)
Transaction instruction information (169)
Uncleared transaction list (180)

Mini- **checkbook** (181)
pp; 27 DwgNo 7/17
Title Terms: USER; INTERFACE; PERSON; BANK; SYSTEM
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): **G06F-019/00**
File Segment: EPI

14/5/14 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012496988
WPI Acc No: 1999-303096/199925
XRPX Acc No: N99-227042
Multi-processing financial transaction processing system with financial data traceability
Patent Assignee: N-GINE LLP (NGIN-N); N-GINE LLC (NGIN-N)
Inventor: HINKLE W H
Number of Countries: 081 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9922329	A1	19990506	WO 98US23026	A	19981029	199925	B
AU 9911263	A	19990517	AU 9911263	A	19981029	199939	

Priority Applications (No Type Date): US 9763714 P 19971029
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9922329	A1	E	124	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

AU 9911263	A		G06F-017/60	Based on patent WO 9922329

Abstract (Basic): WO 9922329 A1
NOVELTY - Financial transaction processing logic is stored in a database, to provide an executable file. Each transaction is described by a transaction data descriptor that includes a series of sub-transactional data descriptions of actions that can be performed independently of one another, permitting parallel processing. Control columns in certain tables allow **balance checking** , to provide an indication of the integrity of the current data. Any changes to financial data can be traced for any period of time into the past, allowing full auditability.
DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for; a system for processing **accounting** operations; a system for processing financial **transactions** with auditability for **several** business enterprises; a method for processing financial **transactions** ; single systems for simultaneously processing **several** disparate financial applications and processing financial and non-financial data from entry to archive; a single method for reversing the transactions; a single method for providing the integrity of the entire database.
USE - Processing **accounting** operations by facilitating auditability for each of one or more business enterprises.
ADVANTAGE - Most of the transaction processing logic is stored in a database, resulting in relatively small executable file. Provides increases in audibility and processing efficiency.
DESCRIPTION OF DRAWING(S) - No drawings available.
pp; 124 DwgNo 0/0
Title Terms: MULTI; PROCESS; FINANCIAL; TRANSACTION; PROCESS; SYSTEM; FINANCIAL; DATA
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

14/5/15 (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX

011224475 **Image available**
WPI Acc No: 1997-202400/199718
XRPX Acc No: N97-167252
Stored value transaction system for carrying out transactions using smart cards - in which cash equivalent value can be added using online transaction with database of stored value accounts **to smart cards which can be used to perform off-line financial transactions**
Patent Assignee: CYBERMARK INC (CYBE-N); CYBERMARK LLC (CYBE-N)
Inventor: GARON G; RENNER G F
Number of Countries: 073 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9710560	A1	19970320	WO 96US14414	A	19960912	199718	B
AU 9669700	A	19970401	AU 9669700	A	19960912	199730	

Priority Applications (No Type Date): US 95528307 A 19950914
Cited Patents: US 4630201; US 4804825; US 5144115
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9710560	A1	E	46	G06F-017/60	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN
Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9669700	A		G06F-017/60	Based on patent WO 9710560

Abstract (Basic): WO 9710560 A

The stored value transaction system includes a computer having a database of stored value **accounts identified** by an anonymous **account** number, i.e not correlated with any particular cardholder. Using an online transaction with the computer database, cash equivalent value can be added to smart cards (C) onto which corresponding anonymous **account** numbers have been written. Properly valued cards can then be used in off-line **transactions** at **various** types of spend value devices e.g vending machines, photocopiers etc.

The off-line transactions from the spend value devices (206,207,208,209,210,211,212) are collected and settled with the **account** numbers in the anonymous database, to ensure system integrity in an off-line system. The settled transactions are sorted by merchant, and payment is made to the merchants based on accumulated transactions.

USE - Performing financial transactions using smart cards, such that individual transactions can be settled against cardholder's **account balance** while preventing cardholder's **account** number or **balance** being traced to cardholder.

ADVANTAGE - Ensures cardholder anonymity and avoids onerous banking regulations.

Dwg.2/9

Title Terms: STORAGE; VALUE; TRANSACTION; SYSTEM; CARRY; TRANSACTION; SMART ; CARD; CASH; EQUIVALENT; VALUE; CAN; ADD; TRANSACTION; DATABASE; STORAGE ; VALUE; **ACCOUNT** ; SMART; CARD; CAN; PERFORMANCE; LINE; FINANCIAL; TRANSACTION
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G06K-005/00
File Segment: EPI

14/5/16 (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX

011164418 **Image available**
WPI Acc No: 1997-142343/199713
XRPX Acc No: N97-117854
Domestic account **management system employing client-server network - in which** balance **amount is notified and obtained according to bill and receipt transaction data**
Patent Assignee: HITACHI LTD (HITA)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
JP 9022426	A	19970121	JP 95170684	A	19950706	199713	B

Priority Applications (No Type Date): JP 95170684 A 19950706
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 9022426	A		12	G06F-017/60	

Abstract (Basic): JP 9022426 A
The system has a server (**2**) which transmits **transactions** data electronically to a client (1) through a communication network (3). A display method instruction is input based on which a data is displayed and this displayed data is corresponding to the input transactions data. The displayed data and the transaction data are stored in a memory.
Then the bill and receipt transaction data are input to the client. The **balance** amount is changed according to the bill and receipt transaction data. Finally, the changed **balance** amount is notified.
ADVANTAGE - Enables to **check** total **balance** of bank **account** automatically. Reduces user's time and burden.
Dwg.1/14
Title Terms: DOMESTIC; **ACCOUNT** ; MANAGEMENT; SYSTEM; EMPLOY; CLIENT; SERVE ; NETWORK; **BALANCE** ; AMOUNT; NOTIFICATION; OBTAIN; ACCORD; BILL; RECEIPT ; TRANSACTION; DATA
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

14/5/17 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX

011074646 **Image available**
WPI Acc No: 1997-052570/199705
XRPX Acc No: N97-043063
Conducting appts. for cashless transactions on computer network - includes unit deducting amount of small transaction from balance **on computer with reload feature if existing** balance **does not cover price of transaction**
Patent Assignee: MASTERCARD INT INC (MAST-N)
Inventor: HOGAN E J
Number of Countries: 069 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9641286	A1	19961219	WO 96US2854	A	19960229	199705	B
AU 9651799	A	19961230	AU 9651799	A	19960229	199716	
US 5692132	A	19971125	US 95477438	A	19950607	199802	
EP 834144	A1	19980408	EP 96908617	A	19960229	199818	
			WO 96US2854	A	19960229		
JP 2001517330	W	20011002	WO 96US2854	A	19960229	200172	
			JP 97500431	A	19960229		

Priority Applications (No Type Date): US 95477438 A 19950607
Cited Patents: EP 416916; EP 542298; US 5420405; WO 9608783
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9641286	A1	E	49	G06F-017/60	

Designated States (National): AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9651799 A G06F-017/60 Based on patent WO 9641286
US 5692132 A 18 G06F-017/60
EP 834144 A1 E G06F-017/60 Based on patent WO 9641286
Designated States (Regional): AL AT BE CH DE DK ES FR GB GR IE IT LI LT LU LV MC NL PT SE SI
JP 2001517330 W 45 G06F-017/60 Based on patent WO 9641286

Abstract (Basic): WO 9641286 A

The appts. includes a device for selecting a cashless transaction to be conducted on a network. A device receives, from the network, data including an amount required to complete the selected cashless **transaction** . **Second** data representative of an available fund is stored. Finally a device applies the available fund toward the selected transaction and reduces the available fund in completing the transaction.

The option is provided to increase the available fund when the fund is less than the required amount to complete the transaction. The network is a computer network.

ADVANTAGE - Cost effective system. Allows computer user to conduct transaction of relatively small values over computer network by use of funds **located** in local computer. Avoids significant delays caused by interruptions for **verification** , authorization and/or obtaining additional funds in **account** .

Dwg.1/9

Title Terms: CONDUCTING; APPARATUS; TRANSACTION; COMPUTER; NETWORK; UNIT; AMOUNT; TRANSACTION; **BALANCE** ; COMPUTER; RELOAD; FEATURE; EXIST; **BALANCE** ; COVER; PRICE; TRANSACTION
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): G07F-019/00
File Segment: EPI

14/5/18 (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX

010284648 **Image available**
WPI Acc No: 1995-185907/199524
Related WPI Acc No: 1999-404059
XRPX Acc No: N95-145555
Electronic bill payment system - uses bill payment network through which participating customers pay bills to universally identified **billers using agreed set of protocols**
Patent Assignee: VISA INT SERVICE ASSOC (VISA-N); VISA INT (VISA-N)
Inventor: HILT J J; HODGES R; PARDUE S W; POWAR W L
Number of Countries: 061 Number of Patents: 016
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9512859	A1	19950511	WO 94US11890	A	19941018	199524	B
AU 9480984	A	19950523	AU 9480984	A	19941018	199535	
US 5465206	A	19951107	US 93146515	A	19931101	199550	
NO 9601707	A	19960625	WO 94US11890	A	19941018	199636	
			NO 961707	A	19960429		
EP 727072	A1	19960821	EP 94931408	A	19941018	199638	
			WO 94US11890	A	19941018		
BR 9407964	A	19961203	BR 947964	A	19941018	199703	
			WO 94US11890	A	19941018		
HU 74351	T	19961230	WO 94US11890	A	19941018	199714	
			HU 961130	A	19941018		
NZ 275027	A	19970424	NZ 275027	A	19941018	199723	
			WO 94US11890	A	19941018		
JP 9504634	W	19970506	WO 94US11890	A	19941018	199728	

			JP 95513242	A	19941018	
AU 686270	B	19980205	AU 9480984	A	19941018	199813
US 5465206	B1	19980421	US 93146515	A	19931101	199823
CA 2175473	C	19990831	CA 2175473	A	19941018	200002
			WO 94US11890	A	19941018	
SG 69116	A1	19991221	SG 967551	A	19941018	200006
US 6032133	A	20000229	US 93146515	A	19931101	200018
			US 95552586	A	19951103	
KR 237935	B1	20000115	WO 94US11890	A	19941018	200114
			KR 96702252	A	19960501	
HU 219257	B	20010328	WO 94US11890	A	19941018	200124
			HU 961130	A	19941018	

Priority Applications (No Type Date): US 93146515 A 19931101; US 95552586 A 19951103

Cited Patents: US 4270042; US 4799156; US 4823264; US 5093787; US 5220501; US 5283829

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9512859	A1	E	58	G06F-157/00	
Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW NL NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN					
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT KE LU MC MW NL OA PT SD SE SZ					
AU 9480984	A			G06F-019/00	Based on patent WO 9512859
US 5465206	A		27	G06F-157/00	
NO 9601707	A			G06F-017/00	
EP 727072	A1	E	58	G06F-017/60	Based on patent WO 9512859
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LI LU MC NL PT SE					
BR 9407964	A			G06F-157/00	Based on patent WO 9512859
HU 74351	T			G06F-019/00	Based on patent WO 9512859
NZ 275027	A			G06F-017/60	Based on patent WO 9512859
JP 9504634	W		62	G06F-019/00	Based on patent WO 9512859
AU 686270	B			G06F-017/60	Previous Publ. patent AU 9480984 Based on patent WO 9512859
US 5465206	B1		2	G06F-157/00	
CA 2175473	C	E		G06F-017/60	Based on patent WO 9512859
SG 69116	A1			G06F-157:00	
US 6032133	A			G06F-017/60	Cont of application US 93146515 Cont of patent US 5465206
KR 237935	B1			G06F-017/60	
HU 219257	B			G06F-019/00	Previous Publ. patent HU 74351 Based on patent WO 9512859

Abstract (Basic): WO 9512859 A

The bill pay system includes a payment network (102) through which participating consumers (12) pay bills (30) to participating billers (14) according to preset rules (104). the participating customers (12) receive bills (3) from participating billers (14) (e.g paper/mail bills, e-mail notices, implied bills for automatic debits etc) which indicate an amount, and a unique biller ID number (120).

To authorise a remittance, a consumer (12) transmits (2) to its participating bank (16) a bill pay order (122) indicating a payment date, a payment amount, the consumers **account** number with the biller (14), a source of funds (232) and the billers (14) ID number, either directly or by reference to static data containing the data elements. The system operates using an agreed set of protocols which include data exchange and message protocols as well as operating regulations which bind and direct the activities of the participants.

USE/ADVANTAGE - Allows customer to direct their bank, agent of their bank, or non-bank bill pay service bureau to pay amounts owed to merchants, service providers and other billers who bill customers for amounts owed.

Dwg.4/12

Title Terms: ELECTRONIC; BILL; PAY; SYSTEM; BILL; PAY; NETWORK; THROUGH; PARTICIPATING; CUSTOMER; PAY; BILL; UNIVERSAL; **IDENTIFY** ; AGREE; SET

Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/00** ; **G06F-017/60** ; G06F-019/00; G06F-157/00; G06F-157-00
International Patent Class (Additional): G06F-151/00
File Segment: EPI

14/5/19 (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX

010198674 **Image available**
WPI Acc No: 1995-099928/199514
XRPX Acc No: N95-078976
Smart card for use in integrated point-of-sale multiple application system - allows for single set of consumer items to be purchased by debiting any of several accounts **stored on smart card using terminal processor, item** identifier , **terminal memory and smart card reader**
Patent Assignee: AT & T CORP (AMTT); AMERICAN TELEPHONE & TELEGRAPH CO (AMTT); LUCENT TECHNOLOGIES INC (LUCE)
Inventor: CARLISLE W R; CURTIS L A; MURPHY K M; SKIBO R J
Number of Countries: 008 Number of Patents: 006
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 640945	A2	19950301	EP 94306045	A	19940817	199514	B
CA 2117440	A	19950228	CA 2117440	A	19940810	199522	
JP 7182426	A	19950721	JP 94223942	A	19940826	199538	
BR 9403345	A	19950704	BR 943345	A	19940826	199719	
US 5649118	A	19970715	US 93112487	A	19930827	199734	
			US 94250144	A	19940527		
CA 2117440	C	19990928	CA 2117440	A	19940810	200006	

Priority Applications (No Type Date): US 94250144 A 19940527; US 93112487 A 19930827
Cited Patents: -SR.Pub
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 640945	A2	E	28	G07F-007/08	
Designated States (Regional): DE FR GB IT					
CA 2117440	C	E		G06K-019/07	
JP 7182426	A		24	G06F-017/60	
US 5649118	A		25	G06F-017/60	CIP of application US 93112487
CA 2117440	A			G06K-019/07	
BR 9403345	A			G06K-019/07	

Abstract (Basic): EP 640945 A

The smart card system comprises a point-of-sale terminal (418) with an item **identification** member used to **identify** specific consumer items or specific categories of consumer items, and a terminal memory (420). A terminal processor (424) is coupled to the terminal memory and item **identifier** .

The smart card memory is loaded with one or more application **identifiers** including an **account identifier** for uniquely specifying an **account** , a numerical value representing the **balance** of the **account** , and a item table **identifier** for uniquely **identifying** an **item** table from among **several item** tables stored in the terminal memory. Each of the item tables include a list of consumer items.

ADVANTAGE - **Accounts** are implemented, for example, by service providers such as Vias, Mastercard, Discover, ATM networks, food stamp programmes, other types of welfare programmes, unemployment programmes, unemployment compensation programmes and similar.

Dwg.10/14
Title Terms: SMART; CARD; INTEGRATE; POINT; SALE; MULTIPLE; APPLY; SYSTEM; ALLOW; SINGLE; SET; CONSUME; ITEM; PURCHASE; **ACCOUNT** ; STORAGE; SMART; CARD; TERMINAL; PROCESSOR; ITEM; **IDENTIFY** ; TERMINAL; MEMORY; SMART; CARD; READ
Derwent Class: T01; T04; T05
International Patent Class (Main): **G06F-017/60** ; G06K-019/07; G07F-007/08

International Patent Class (Additional): G06G-007/52; G06K-019/00; G07F-007/10; G07F-019/00
File Segment: EPI

14/5/20 (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX

009149322 **Image available**
WPI Acc No: 1992-276761/199233
XRPX Acc No: N92-211631
Computer aided reconciliation **method for bank records - when** match **value between** two lists **exceeds threshold value then corresponding** records **from** lists paired **and removed from further** reconciliation **processing**
Patent Assignee: INTUIT (INTU-N); DUNN E C W (DUNN-I)
Inventor: DUNN E C W; PROULX T A
Number of Countries: 002 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5134564	A	19920728	US 89424006	A	19891019	199233	B
CA 2027948	A	19910420	CA 2027948	A	19901018	199242	
CA 2027948	C	20000125	CA 2027948	A	19901018	200025	

Priority Applications (No Type Date): US 89424006 A 19891019
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5134564	A		9	G06F-015/30	
CA 2027948	C	E		G06F-007/20	
CA 2027948	A			G06F-007/20	

Abstract (Basic): US 5134564 A
The method is for **reconciling** a list (a bank statement) formed of a first number of **records** and a **second list** (bank customer's **list** of **records**) formed of a **second** number of **second records** where the **records** affect the **account balance** for the bank statement. For each unmatched record in the first **list** , a corresp. **record** from the **second list** is selected based upon a **match** value.
Whenever the **match** value exceeds a threshold value, the corresp. **records** from the **two lists** are **paired** and thereafter, are removed from further **reconciliation** processing. The highest **match** value resulting from **comparing** record elements and other attributes of **records** from the **two lists** is **determined** as a probable **match** for **reconciliation** .
ADVANTAGE - Less time consuming, tedious and error prone.
Dwg.1/3
Title Terms: COMPUTER; AID; METHOD; BANK; RECORD; **MATCH** ; VALUE; TWO; LIST ; THRESHOLD; VALUE; CORRESPOND; RECORD; LIST; PAIR; REMOVE; PROCESS
Derwent Class: T01
International Patent Class (Main): **G06F-007/20** ; **G06F-015/30**
File Segment: EPI

14/5/21 (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX

008969153 **Image available**
WPI Acc No: 1992-096422/199212
XRPX Acc No: N92-072156
Electronic cheque-book with automatic reconciliation **- includes 2 data** reconciliation **control units, communication channels, data discrepancy ID circuitry and editing circuitry**
Patent Assignee: SIMMONS J C (SIMM-I)
Inventor: SIMMONS J C
Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5093787	A	19920303	US 90564653	A	19900806	199212	B

Priority Applications (No Type Date): US 90564653 A 19900806; US 86872971 A 19860612

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5093787	A		39		

Abstract (Basic): US 5093787 A

The appts. for **reconciling** cheque **account** and other **transaction** data includes **two** data **reconciliation** control units, each including associated memory, data transference/communication channels for facilitating two-way data communication between the two data **reconciliation** control units, data **comparison** circuitry, data discrepancy **identification** circuitry, data editing circuitry and data display circuitry. Data stored in the first memory is **compared** with data stored in the second memory and discrepancies are **identified** and if desired the first data set is automatically revised to conform to the secon data set.

The system gives the user an authorized validation message when the **account** is **reconciled** . It also provides for pre- **reconciliation** error detecting and float projecting for estimating real **balances** based upon typical transaction clearing delays.

ADVANTAGE - Provides ''Invisible cheque Register'' security and privacy functions.

Dwg./26

Title Terms: ELECTRONIC; CHEQUE; BOOK; AUTOMATIC; DATA; CONTROL; UNIT; COMMUNICATE; CHANNEL; DATA; DISCREPANCY; ID; CIRCUIT; EDIT; CIRCUIT

Derwent Class: R27; T01

International Patent Class (Additional): **G06F-015/30**

File Segment: EPI

14/5/22 (Item 22 from file: 350)

008636303 **Image available**

WPI Acc No: 1991-140333/199119

XRPX Acc No: N91-107893

Transferring funds from bank account **using IC card -** comparing **transaction amount with** account balance **before** identification **code is entered**

Patent Assignee: HITACHI LTD (HITA)

Inventor: YOSHIDA Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5012076	A	19910430	US 89317397	A	19890301	199119	B

Priority Applications (No Type Date): JP 8847559 A 19880302

Abstract (Basic): US 5012076 A

The bank **account** consists of a storage area of **account balance** and **transaction** data and a **second** storage area for data indicative of a money amount shifted from the first **account** as cash data. In case of a money deposit, a data corresponding to a money amount to be deposited is subtracted from a cash data stored in an IC card and the data corresponding to the amount to be deposited is written into the first area. The data indicative of the drawn money amount stored in the second area is updated.

If the intended transaction amount is less than the cash data the user enters his authorisation code and a data corresponding to the money amount to be transferred, or price of the commodity, is subtracted from the cash data stored in the card and the data corresponding to the transferred money amount is written into the first

storage area. At this time, the data indicative of the drawn amount stored in the second **account** is updated.

ADVANTAGE - Enables bank transaction without overdrawing from **account** .

Dwg.13/13

Title Terms: TRANSFER; FUND; BANK; **ACCOUNT** ; IC; CARD; **COMPARE** ; TRANSACTION; AMOUNT; **ACCOUNT** ; **BALANCE** ; **IDENTIFY** ; CODE; ENTER
Derwent Class: T01; T04; T05
International Patent Class (Additional): **G06F-015/30**
File Segment: EPI

14/5/23 (Item 23 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

008351737 **Image available**
WPI Acc No: 1990-238738/199031
XRPX Acc No: N90-185143
Automated investment fund accounting **system - represents each transaction by dollar amount and unit amount having variable relationship**
Patent Assignee: TESSERACT CORP (TESS-N)
Inventor: BEAMAN K V; DURBIN G L; HEMMERT M J; JOHNSON M C; WILLEY S A
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 4933842	A	19900612	US 88162399	A	19880229	199031	B

Priority Applications (No Type Date): US 88162399 A 19880229

Abstract (Basic): US 4933842 A

A computerised investment plan **accounting** system manages data for investment plans with multiple participants and **multiple** investment funds. When a **transaction** is entered, one side of the transaction (either units or dollars) may be flagged as pended. When the unit value for the fund is **determined** and stored, the pended side is calculated, stored, dated, and flagged as fixed.

Investment fund **balances** are accumulated by posting the transactions to investment fund **accounts** . Individual participant fund **balances** are **determined** by accumulating transactionn data in a multi-dimensional matrix. The participant fund **balances** are combined fro all participants, and the combined totals are **compared** to the investment fund **balances** .

ADVANTAGE - Allows for the presence of time-variant values in data base while maintaining complete **accounting** controls. (14pp Dwg.No. 4a/7)

Title Terms: AUTOMATIC; INVESTMENT; FUND; **ACCOUNT** ; SYSTEM; REPRESENT; TRANSACTION; DOLLAR; AMOUNT; UNIT; AMOUNT; VARIABLE; RELATED
Derwent Class: T01
International Patent Class (Additional): **G06F-015/30**
File Segment: EPI

14/5/24 (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2002 Thomson Derwent. All rts. reserv.

008137540 **Image available**
WPI Acc No: 1990-024541/199004
XRPX Acc No: N90-018766
Electronic memory management - uses marker which can be re-programmed and repositioned in memory to represent result of transaction
Patent Assignee: BULL CP8 (SELA)
Inventor: HAZARD M
Number of Countries: 016 Number of Patents: 008
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 352170	A	19900124	EP 89401999	A	19890712	199004	B

FR 2634572	A	19900126				199011
US 5089959	A	19920218	US 89380015	A	19890714	199210
CA 1323102	C	19931012	CA 606017	A	19890718	199347
EP 352170	B1	19950621	EP 89401999	A	19890712	199529
DE 68923133	E	19950727	DE 623133	A	19890712	199535
			EP 89401999	A	19890712	
ES 2088904	T3	19961001	EP 89401999	A	19890712	199645
JP 3051414	B2	20000612	JP 89187226	A	19890719	200032

Priority Applications (No Type Date): FR 889698 A 19880719
Cited Patents: EP 227532; FR 2605431; FR 2608297
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 352170	A	F	20		
Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE					
CA 1323102	C	F		G07F-007/02	
EP 352170	B1	F	25	G07F-007/02	
Designated States (Regional): AT BE CH DE ES FR GB GR IT LI LU NL SE					
DE 68923133	E			G07F-007/02	Based on patent EP 352170
ES 2088904	T3			G07F-007/02	Based on patent EP 352170
JP 3051414	B2		16	G06K-017/00	Previous Publ. patent JP 2089171

Abstract (Basic): EP 352170 A

The electronic memory stores data in a standard format, and during a transaction the memory is written to by marking a stop indicating the sale after a transaction.

The memory is divided into elements comprising a non-unitary number of cells, and, during a transaction, the **location** of the stop is effected by **determining** firstly the element in which it is **located** , then the precise position it occupies in the element. A new stop is then written based on the position of the preceding stop, then this preceding stop is neutralised so that it will be ignored in subsequent transactions.

USE/ADVANTAGE - Error free method of marking limits in memory, for example in pre-payment card, which allows memory to be recharged.

10/10

Title Terms: ELECTRONIC; MEMORY; MANAGEMENT; MARK; CAN; PROGRAM; REPOSITION ; MEMORY; REPRESENT; RESULT; TRANSACTION
Derwent Class: P76; T01; T04; T05
International Patent Class (Main): G06K-017/00; G07F-007/02
International Patent Class (Additional): B42D-015/10; **G06F-019/00** ; G06K-005/00; G06K-019/07
File Segment: EPI; EngPI

14/5/25 (Item 25 from file: 350)
DIALOG(R)File 350:Derwent WPIX

007443940 **Image available**
WPI Acc No: 1988-077874/198811
XRPX Acc No: N88-059092

Automated postage transaction system using microprocessor card - dispenses article of value debits IC card balance , **and executes handshake** recognition **procedure prior to carrying out requested transaction**

Patent Assignee: WRIGHT C B (WRIG-I); WRIGHT TECHNOLOGIES LTD (WRIG-N); PITNEY BOWES INC (PITB); WRIGHT TECHNOLOGIES LP (WRIG-N); WRIGHT TECHNOLOGIES (WRIG-N)
Inventor: BRISTOW S D; WRIGHT C B; BRISTOW S; WRIGHT C
Number of Countries: 020 Number of Patents: 030
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 8801818	A	19880310	WO 87US2183	A	19870901	198811	B
AU 8779612	A	19880324				198825	
NO 8801800	A	19880815				198838	
EP 294397	A	19881214	EP 87905893	A	19870901	198850	
BR 8707450	A	19881206				198903	

FI 8802047	A	19880502					198906
US 4802218	A	19890131	US 86935244	A	19861126		198907
DK 8802288	A	19880617					198913
JP 1500863	W	19890323	JP 87505498	A	19870901		198918
US 4864618	A	19890905	US 88258395	A	19881017		198945
US 4900903	A	19900213	US 88258579	A	19881017		199013
US 4900904	A	19900213	US 88258517	A	19881017		199013
CA 1296809	C	19920303					199215
CA 1320578	C	19930720	CA 545815	A	19870901		199335
CA 1326911	C	19940208	CA 545815	A	19870901		199411
			CA 615941	A	19901123		
FI 92781	B	19940915	WO 87US2183	A	19870901		199437
			FI 882047	A	19880502		
EP 619563	A1	19941012	EP 87905893	A	19870901		199439
			EP 94101532	A	19870901		
EP 619564	A1	19941012	EP 87905893	A	19870901		199439
			EP 94101533	A	19870901		
EP 619565	A1	19941012	EP 87905893	A	19870901		199439
			EP 94101534	A	19870901		
EP 294397	B1	19950104	EP 87905893	A	19870901		199506
			WO 87US2183	A	19870901		
DE 3750958	G	19950216	DE 3750958	A	19870901		199512
			EP 87905893	A	19870901		
			WO 87US2183	A	19870901		
CA 1335839	C	19950606	CA 545815	A	19870901		199530
			CA 615942	A	19901123		
EP 740275	A2	19961030	EP 94101532	A	19870901		199648
			EP 96111608	A	19870901		
NO 300660	B1	19970630	WO 87US2183	A	19870901		199733
			NO 881800	A	19880425		
EP 619565	B1	19971105	EP 87905893	A	19870901		199749
			EP 94101534	A	19870901		
EP 619564	B1	19971119	EP 87905893	A	19870901		199751
			EP 94101533	A	19870901		
DE 3752138	G	19971211	DE 3752138	A	19870901		199804
			EP 94101534	A	19870901		
DE 3752146	G	19980102	DE 3752146	A	19870901		199806
			EP 94101533	A	19870901		
EP 619563	B1	19990107	EP 87905893	A	19870901		199906
			EP 94101532	A	19870901		
			EP 96111608	A	19870901		
DE 3752247	G	19990218	DE 3752247	A	19870901		199913
			EP 94101532	A	19870901		

Priority Applications (No Type Date): US 86935244 A 19861126; US 86903379 A 19860902; US 88258395 A 19881017; US 88258517 A 19881017

Cited Patents: EP 161181; US 4024113; US 4193131; US 4211919; US 4224666; US 4256955; US 4295039; US 4471216; US 4630201; US 4637051; US 4638120; EP 11721; EP 132782; EP 154972; EP 172561; US 3990558; US 4168533; EP 172670; GB 2066540; US 4320387; US 4454414; WO 8303018; WO 8603869; DE 3435697; EP 115904; EP 137737; EP 155671; EP 18116; US 4430716

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 8801818	A	E	68		
Designated States (National): AU BR DK FI JP KR NO SE					
Designated States (Regional): AT BE CH DE FR IT LU NL SE					
EP 294397	A	E		H04L-009/00	
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
US 4802218	A		26		
US 4864618	A		23		
US 4900903	A		22		
US 4900904	A		23		
CA 1326911	C			G06K-019/06	Div ex application CA 545815
FI 92781	B			H04L-009/00	Previous Publ. patent FI 8802047
EP 619563	A1	E	38	G07B-017/00	Related to application EP 87905893
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
EP 619564	A1	E	36	G07B-017/00	Related to application EP 87905893
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					

EP 619565 A1 E 38 G07B-017/00 Related to application EP 87905893
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE
EP 294397 B1 E 44 H04L-009/00 Based on patent WO 8801818
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE
DE 3750958 G H04L-009/00 Based on patent EP 294397
Based on patent WO 8801818
CA 1335839 C G06K-019/06 Div ex application CA 545815
EP 740275 A2 E 24 G07B-017/00 Div ex application EP 94101532
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE
NO 300660 B1 H04L-009/00 Previous Publ. patent NO 8801800
EP 619565 B1 E 27 G07B-017/00 Div ex application EP 87905893
Div ex patent EP 294397
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE
EP 619564 B1 E 26 G07B-017/00 Div ex application EP 87905893
Div ex patent EP 294397
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE
DE 3752138 G G07B-017/00 Based on patent EP 619565
DE 3752146 G G07B-017/00 Based on patent EP 619564
EP 619563 B1 E G07B-017/00 Div ex application EP 87905893
Related to application EP 96111608
Div ex patent EP 294397
Related to patent EP 740275
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE
DE 3752247 G G07B-017/00 Based on patent EP 619563
CA 1320578 C H04L-009/00

Abstract (Basic): WO 8801818 A

The automated transaction system has a user card having a microprocessor mounted in it and a data output device. A transaction terminal includes a user card receiver, and device for forming an operative connection with the card data output device. The transaction terminal has a valve dispenser operated independently. A data communication path is established between the card microprocessor of the user card inserted in the transaction terminal and the dispensing section microprocessor of the valve dispensing section.

Both the user card microprocessor and the dispensing section microprocessor have security programs incorporated in them. The programs execute a handshake procedure between the microprocessors and preent operation of the valve dispensing section from dispensing an item of valve until the handshake procedure has been completed and the validity of the user card and of the valve dispenser for executing the valve dispensing operation is confirmed.

USE/ADVANTAGE - For postage metering machines. Prevents card counterfeiting and credit fraud, prevents completion of requested transaction unless secure handshake is executed, high flexibility in range of postal products and services offered.

Dwg.1/12

Title Terms: AUTOMATIC; POSTAGE; TRANSACTION; SYSTEM; MICROPROCESSOR; CARD; DISPENSE; ARTICLE; VALUE; DEBIT; IC; CARD; **BALANCE** ; EXECUTE; HANDSHAKE; **RECOGNISE** ; PROCEDURE; PRIOR; CARRY; REQUEST; TRANSACTION
Index Terms/Additional Words: **INTEGRATE** ; **CIRCUIT** ; POINT; SALE
Derwent Class: T04; T05; W01
International Patent Class (Main): G06K-019/06; G07B-017/00; H04L-009/00
International Patent Class (Additional): **G06F-007/08** ; **G06F-015/30** ; G06K-005/00; G07F-007/10; G07F-017/26; G07F-019/00
File Segment: EPI

14/5/26 (Item 26 from file: 350)
DIALOG(R)File 350:Derwent WPIX

007338029
WPI Acc No: 1987-335035/198747
XRPX Acc No: N87-250812
Security file system for portable data carrier - has on-board computer and alterable memory to allow multiple files with their own passwords to exist without conflict

Patent Assignee: AMERICAN TELEPHONE & TELEGRAPH CO (AMTT)
Inventor: ANDERL C E; FRANKEL O; ZAHIVI A; ANDERL E C; ANDREL E C
Number of Countries: 015 Number of Patents: 009
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 8707061	A	19871119	WO 87US911	A	19870420	198747	B
EP 267259	A	19880518	EP 87903504	A	19870420	198820	
JP 63503335	W	19881202	JP 87503158	A	19870420	198903	
US 4816653	A	19890328	US 86863975	A	19860516	198915	
US 4882474	A	19891121	US 88153294	A	19880205	199005	
CA 1287919	C	19910820				199138	
EP 267259	B1	19920722	EP 87903504	A	19870420	199230	
			WO 87US911	A	19870420		
DE 3780571	G	19920827	DE 3780571	A	19870420	199236	
			EP 87903504	A	19870420		
			WO 87US911	A	19870420		
KR 9207410	B1	19920831	WO 87US911	A	19870420	199406	
			KR 88700036	A	19880115		

Priority Applications (No Type Date): US 86863975 A 19860516
Cited Patents: 2.Jnl.Ref; EP 114773; EP 152024; EP 190733; US 4211919; WO 8707060
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 8707061	A	E	32		
Designated States (National): JP KR					
Designated States (Regional): AT BE CH DE FR GB IT LU NL SE					
EP 267259	A	E			
Designated States (Regional): AT BE CH DE FR GB IT LI NL SE					
US 4816653	A		19		
US 4882474	A		19		
EP 267259	B1	E	23	G07F-007/10	Based on patent WO 8707061
Designated States (Regional): AT BE CH DE FR GB IT LI NL SE					
DE 3780571	G			G07F-007/10	Based on patent EP 267259
					Based on patent WO 8707061
KR 9207410	B1			G06K-019/06	

Abstract (Basic): WO 8707061 A

The card (10) interfaces with an application station (18) via a card reader and writer (15). The application software resides in the station and enables retrieval and modification of the information stored in the memory (115) of the card, when accompanied by an appropriate password. A separate password is required for gaining access to each of designated levels of interaction between the card and the associated station.

Additional restrictions such as requiring an additional password for writing to a file and also allowing a user logged in at a particular security level to only append information to a file may be imposed in accordance with file security on the card.

ADVANTAGE - Allows storage of **many account** numbers and **balances** of **transactions** with **multiple** security access levels.

Title Terms: SECURE; FILE; SYSTEM; PORTABLE; DATA; CARRY; BOARD; COMPUTER; ALTER; MEMORY; ALLOW; MULTIPLE; FILE; PASSWORD; EXIST; CONFLICT
Derwent Class: T04; T05
International Patent Class (Main): G06K-019/06; G07F-007/10
International Patent Class (Additional): **G06F-012/14** ; **G06F-015/21** ; G06K-017/00
File Segment: EPI

14/5/27 (Item 27 from file: 350)
DIALOG(R)File 350:Derwent WPIX

001921380
WPI Acc No: 1978-F0635A/197826
Personal credit accounting **system - operates by recording debit and credit transactions in magnetic memory with security key or access code**
Patent Assignee: LESEUR M L A (LESE-I)

Inventor: LESEUR M L A
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
FR 2366632	A	19780602				197826	B

Priority Applications (No Type Date): FR 7629839 A 19760929

Abstract (Basic): FR 2366632 A

The personal credit **accounting** system, allowing goods and services to be charged to a credit **account** , has each user supplied with a portable magnetic memory device, for recording credit and debit transactions. Each memory device has a key or access code, for preventing its use by anyone but the authorised user.

Each magnetic memory can be removed from the respective device for use by the bank etc in **determining** the credit standing of the user's bank **balance** . **Two** identical memories may be **recorded** simultaneously, to allow the user to retain a copy for **checking** the bank figures.

Title Terms: PERSON; CREDIT; **ACCOUNT** ; SYSTEM; OPERATE; RECORD; DEBIT; CREDIT; TRANSACTION; MAGNETIC; MEMORY; SECURE; KEY; ACCESS; CODE
Derwent Class: T01
International Patent Class (Additional): **G06F-015/02**
File Segment: EPI

14/5/28 (Item 28 from file: 347)
DIALOG(R)File 347:JAPIO

06720159 **Image available**
ACCOUNTING SYSTEM AND METHOD FOR **CHECKING** CONSISTENCY OF **ACCOUNTING** DATA

PUB. NO.: 2000-305997 [JP 2000305997 A]
PUBLISHED: November 02, 2000 (20001102)
INVENTOR(s): TSUDA MITSUO
APPLICANT(s): NEC CORP
APPL. NO.: 11-117250 [JP 99117250]
FILED: April 23, 1999 (19990423)
INTL CLASS: **G06F-017/60** ; G06F-019/00

ABSTRACT

PROBLEM TO BE SOLVED: To suppress the input of inconsistent **accounting** data and to narrow its influence range.

SOLUTION: A means **2** **checks** an error in inputted **itemization** information. A means 3 outputs correct itemization information as the detailed data of itemization, sorts the itemization information in each **account** title and in each auxiliary item, adds the sorted itemization information to **balance** data in each title/ auxiliary item managed in each number of months added to the number of periods and outputs the added data. A means 6 executes generation and subtraction processing for bond/debt data out of the itemization information, outputs the detailed data of bonds/debts and registers/updates/outputs bond/debt **balance** data. A means 10 **compares** the itemization detailed data and the **balance** data in each bond/debt with the bond/debt **balance** data and the bond/debt detailed data, **checks** whether there is inconsistency in these data or not, and when there is nonconformity, outputs an information for limiting succeeding operation to an operation control master 14. The means **2** **checks** **itemization** of the information on the basis of operation control information instructed by the master 14 and suppresses an input in accordance with the **checked** result.

14/5/29 (Item 29 from file: 347)

DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

05860456 **Image available**
USER LIMITING METHOD IN ELECTRONIC **ACCOUNT** SETTLEMENT SYSTEM

PUB. NO.: 10-143556 [JP 10143556 A]
PUBLISHED: May 29, 1998 (19980529)
INVENTOR(s): OCHIAI YUJI
APPLICANT(s): U CARD KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-298826 [JP 96298826]
FILED: November 11, 1996 (19961111)
INTL CLASS: [6] **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To limit a user and to secure high security by making a **balance** /user management center allow **account** settlement when the final history information of a user file and the final history information of a data base are **matching** .

SOLUTION: At the time of receiving a user authentication message and **recognizing** that a user ID and an electronic signature are normal, the management device 41 of a management center 14 confirms the history information of the received message by reading the final history information from a file corresponding to the user inside the data base 42 and **comparing** it with the received message. Then, in the case that a confirmed result is normal, the management device 41 allows the **account** settlement accompanying **various** electronic business **transactions** by the user. Thereafter, at the time of confirming that the user is provided with a **balance** at the point of time of the **account** settlement, the management device 41 executes the electronic signature to the new **balance** information, records it in the file inside the data base 42 as the final history information and sends it through a network 13 to a pertinent terminal 11A. As a result, the history information of the user file is updated.

14/5/30 (Item 30 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2002 JPO & JAPIO. All rts. reserv.

05051516 **Image available**
CARD SYSTEM FOR WRITING AVAILABLE LIMITED MONETARY AMOUNT

PUB. NO.: 08-007016 [JP 8007016 A]
PUBLISHED: January 12, 1996 (19960112)
INVENTOR(s): TSUMURA MIOJI
APPLICANT(s): SOFUITSUKU KK [000000] (A Japanese Company or Corporation), JP (Japan)
TSUYOKA KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 06-163115 [JP 94163115]
FILED: June 21, 1994 (19940621)
INTL CLASS: [6] G06F-019/00; **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 30.1 (MISCELLANEOUS GOODS -- Office Supplies)
JAPIO KEYWORD:R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessers)

ABSTRACT

PURPOSE: To permit a sales source to securely collect a sales amount and to provide a safe card system by freely setting a maximum amount in the range of the real **balance** in the bank **account** of a card user, registering the maximum amount in a card and using the card only within this range.

CONSTITUTION: A host station 1 is provided with a function for intensively

managing data bases provided in plural banks 2, amount registration devices 3 and amount withdrawal devices 4. The three kinds of the devices 2-4 are individually connected and the devices 2-4 are prevented from being directly connected. The devices 3 register the available limited amounts in the cards. The host station 1 calls the designated **account** of the bank 2 and **recognizes** the **balance** , and the devices 3 register the maximum amount within the range. The devices 4 are provided with functions for withdrawing purchase amounts from the maximum amount registered in the card and they execute a series of procedures for transferring the numeral of the withdrawn amount to a **different** bank **account** which is previously **registered** in the device 4 is executed.

```
Set     Items   Description
S1         40   AU=(LARSEN D? OR LARSEN, D?)
S2          0   S1 AND IC=G06F-017?
S3          0   S1 AND IC=G06F?
S4          0   S1 AND RECONCIL?
S5          7   S1 AND ACCOUNT?
File 348:EUROPEAN PATENTS 1978-2002/May W01
         (c) 2002 European Patent Office
File 349:PCT FULLTEXT 1983-2002/UB=20020509,UT=20020502
         (c) 2002 WIPO/Univentio
```

(8)

```
Set     Items   Description
S1     241440   RECONCIL? OR BALANC?
S2    1334302   TRANSACTION? OR ACCOUNT? OR REGISTER? OR RECORD? OR ENTRY -
            OR ENTRIES OR LIST? ? OR RECORD? OR ITEM?
S3      80731   S2(5N) (MULTIPL? OR MANY OR DIFFERENT? OR HETEROGEN? OR VA-
            RIOUS OR VARY? OR SEVERAL? OR PLURAL? OR COMBIN?)
S4    1794325   FIND? OR LOCAT? OR IDENTIF? OR RECOGNI? OR DETERMIN?
S5    1191962   MATCH? OR COMPAR? OR CHECK? OR VERIF?
S6        741   S1 AND S3
S7         38   S4 AND S5 AND S6
S8         20   S7 AND IC=G06F?
S9         20   IDPAT (sorted in duplicate/non-duplicate order)
S10        20   IDPAT (primary/non-duplicate records only)
File 347:JAPIO Oct/1976-2001/Dec(Updated 020503)
         (c) 2002 JPO & JAPIO
File 350:Derwent WPIX 1963-2001/UD,UM &UP=200230
         (c) 2002  Thomson Derwent
```

10/5/1 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX

014228775 **Image available**
WPI Acc No: 2002-049473/200206
XRPX Acc No: N02-036554
Bidder qualifying method for Internet commerce application, involves determining **whether bidder has established bidder funding account if so bidder is qualified according to** balance **in account**
Patent Assignee: EDEPOSIT CORP (EDEP-N)
Inventor: UNDERSTEIN N
Number of Countries: 094 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200186550	A2	20011115	WO 2001US14659	A	20010507	200206	B
AU 200159572	A	20011120	AU 200159572	A	20010507	200219	

Priority Applications (No Type Date): US 2000567589 A 20000510
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200186550	A2	E	31	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200159572	A		G06F-017/60	Based on patent WO 200186550

Abstract (Basic): WO 200186550 A2
NOVELTY - A bid inquiry received from a bidder is **determined** whether the bidder has established a bidder funding account. If the bidder has not established the account, the bidder is enabled to establish the account else the bidder's funding account is accessed for qualifying the bidder according to a **balance** in the bidder funding account.
DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
(a) Computer system;
(b) Computer readable medium that stores a computer program
USE - For qualifying bidder for Internet commerce applications, also for on-line transactions such as retail consumer products and off-line transactions like transactions requiring a deposit or other financial application.
ADVANTAGE - Provides a secure way of preventing fraudulent bidding and preventing participation by bidders who fail to settle accounts after winning the auction. Serves to transact the acceptance and **verification** of deposits from **multiple** auctions or **transactions** and participants simultaneously. Minimizes fraudulent bidding easily in multiple auctions simultaneously, while being capable of providing insured interest bearing deposits held for bidders. By ensuring the available funds, fraud and abuse in e-commerce transactions are greatly reduced.
DESCRIPTION OF DRAWING(S) - The figure shows a detailed schematic diagram of the computer system.
pp; 31 DwgNo 1/4
Title Terms: QUALIFY; METHOD; APPLY; **DETERMINE** ; ESTABLISH; ACCOUNT; SO; QUALIFY; ACCORD; **BALANCE** ; ACCOUNT
Derwent Class: T01; T05
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

10/5/2 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX

014114102 **Image available**
WPI Acc No: 2001-598314/200168
XRPX Acc No: N01-446186
Platform-independent method for collateral matching **and mark to market** reconcilement **using global communications network**
Patent Assignee: CROSSMAR INC (CROS-N)
Inventor: CASSELL J; COLE A
Number of Countries: 025 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 1072990	A2	20010131	EP 2000202687	A	20000728	200168 B

Priority Applications (No Type Date): US 99146569 P 19990730
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 1072990	A2	E	36	G06F-017/60	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 1072990 A2
NOVELTY - The method involves combining collateral **matching** to **identify** **matched** and unmatched financial transactions and consolidated mark to market valuations for all parties to a **matched** financial transaction.
DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for; a platform-independent system of collateral **matching** and mark to market **reconcilement** using a global communications network; a platform-independent automated collateral **matching** and mark to market **reconcilement** method and system for creating, managing, **verifying** and confirming **matched** financial transactions; a secure platform-independent automated system for collateral **matching** and mark to market **reconcilement** .
USE - Secure, high-volume processing for financial instruments that combine collateral **matching** to **identify** **matched** and unmatched financial transactions and consolidated mark to market valuations for all parties to a **matched** financial transaction.
ADVANTAGE - Provides reliable standard for parties to efficiently, accurately and immediately evaluate relative market positions using systems and methods for collateral **matching** and mark to market valuations for **multiple** financial **transactions** .
DESCRIPTION OF DRAWING(S) - The drawing shows a overviews of the **reconcilement** topology in one embodiment of the methods and systems for collateral **matching** and mark to market **reconciliation** .
Client terminals (101)
Server (102)
Internet browser (103)
TCP/IP (104)
Secured firewall (105)
Secured web server (106)
Data parser translator (107)
Reports generator (108)
Transaction processor (109)
MTM processor (110)
Secured firewall (111)
Transaction database (112)
Customer records (113)
pp; 36 DwgNo 1/14
Title Terms: PLATFORM; INDEPENDENT; METHOD; **MATCH** ; MARK; MARKET; GLOBE; COMMUNICATE; NETWORK
Derwent Class: T01
International Patent Class (Main): **G06F-017/60**
File Segment: EPI

10/5/3 (Item 3 from file: 350)

013947599 **Image available**
WPI Acc No: 2001-431813/200146
Related WPI Acc No: 1998-193126; 1998-609856; 2001-521043
XRPX Acc No: N01-319945
Files reconciliation **method for synchronizing information between different computers, involves** comparing **corresponding files on different computers with back-up file to** determine **new, updated or deleted records**
Patent Assignee: PALM INC (PALM-N)
Inventor: KUCALA G R
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6243705	B1	20010605	US 95544927	A	19951018	200146 B
			US 97947216	A	19971008	
			US 98132815	A	19980812	

Priority Applications (No Type Date): US 95544927 A 19951018; US 97947216 A 19971008; US 98132815 A 19980812
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6243705	B1		10	G06F-017/30	Cont of application US 95544927 Cont of application US 97947216 Cont of patent US 5727202 Cont of patent US 5832489

Abstract (Basic): US 6243705 B1
NOVELTY - A back-up file (202) containing **records** from previous **reconciliation** of **different** calender files on different computers (200,100), is created. The files are **compared** with back-up file to **determine** new, updated or deleted records. A **reconcile** file (204) containing **comparison** results, is created. Contents of **reconcile** file are copied into both files and back-up file.
DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
(a) Apparatus for **reconciling** the files;
(b) Computer system
USE - For synchronizing data files on two different computer systems such as desktop computer and palmtop computer.
ADVANTAGE - Automatically synchronizes the information between palmtop and PC applications that use different file systems and file formats, without any user intervention.
DESCRIPTION OF DRAWING(S) - The figure shows the **comparison** of current palmtop calender file and current PC calender file with back-up calender file.
Computers (100,200)
Back-up file (202)
Reconcile file (204)
pp; 10 DwgNo 2/4
Title Terms: FILE; METHOD; INFORMATION; COMPUTER; **COMPARE** ; CORRESPOND; FILE; COMPUTER; BACK; UP; FILE; **DETERMINE** ; NEW; UPDATE; DELETE; RECORD
Derwent Class: T01
International Patent Class (Main): **G06F-017/30**
File Segment: EPI

10/5/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012813992 **Image available**
WPI Acc No: 1999-620223/199953
XRPX Acc No: N99-457452
Usage fee accounting during access of electronic data e.g. audio, video recording through computer network like Internet
Patent Assignee: AUDIOSOFT INC (AUDI-N); NUTTALL F X (NUTT-I)
Inventor: NUTTALL F; NUTTALL F X
Number of Countries: 086 Number of Patents: 006

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9952053	A2	19991014	WO 99IB581	A	19990402	199953 B
AU 9929506	A	19991025	AU 9929506	A	19990402	200011
EP 1075679	A2	20010214	EP 99910581	A	19990402	200111
			WO 99IB581	A	19990402	
US 6202056	B1	20010313	US 9855068	A	19980403	200120
US 20010016837	A1	20010823	US 9855068	A	19980403	200151
			US 2001757966	A	20010110	
JP 2002510821	W	20020409	WO 99IB581	A	19990402	200227
			JP 2000542725	A	19990402	

Priority Applications (No Type Date): US 9855068 A 19980403; US 2001757966 A 20010110

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9952053	A2	E	40	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZA ZW					
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW					
AU 9929506	A				Based on patent WO 9952053
EP 1075679	A2	E		G06F-017/60	Based on patent WO 9952053
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI NL PT SE					
US 6202056	B1			G06F-017/30	
US 20010016837	A1			G06F-017/60	Div ex application US 9855068 Div ex patent US 6202056
JP 2002510821	W		68	G06F-017/60	Based on patent WO 9952053

Abstract (Basic): WO 9952053 A2

NOVELTY - Report (152) containing transaction **identifier** is received by **reconciling** node (118) during data transfer from content providing node (108) to requesting node (110). Specific value is also received from content management node (104) for **comparison** with transaction **identifier** , message (160) confirming payee **identifier** is transmitted to banking node (114).

DETAILED DESCRIPTION - The payee **identifier** information is received by **reconciling** node from the content management node. During reception of report (152), **several records** are also received from the transaction reporting node (116) for **determining** the type of report.

USE - For accounting of usage fee by copyright owner during access of electronic data like audio and video recording, computer program, books, multimedia through networks like Internet, WWW, national information structure etc.

ADVANTAGE - Since there is no direct communication between data requesting and authorizing nodes, fraudulent manipulation of authorizing node by requesting node is eliminated.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of the computer network for providing electronic information.

Content management node (104)
Content providing node (108)
Requesting node (110)
Banking node (114)
Transaction reporting node (116)
Reconciling node (118)
Report (152)
Message (160)
pp; 40 DwgNo 1/20

Title Terms: FEE; ACCOUNT; ACCESS; ELECTRONIC; DATA; AUDIO; VIDEO; RECORD; THROUGH; COMPUTER; NETWORK

Derwent Class: T01; W04

International Patent Class (Main): **G06F-017/30 ; G06F-017/60**

International Patent Class (Additional): **G06F-001/00** ; G07F-017/16; H04K-001/00; H04L-009/00

File Segment: EPI

10/5/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012612548 **Image available**
WPI Acc No: 1999-418652/199935
XRPX Acc No: N99-312528
Combined **method for handling** transactions **on** combined **credit and cash card**
Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)
Inventor: FLEISCHL D; GUIDO J; HEMMINGER P
Number of Countries: 082 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9930294	A1	19990617	WO 98US24292	A	19981113	199935	B
AU 9915863	A	19990628	AU 9915863	A	19981113	199946	
US 6038552	A	20000314	US 97988169	A	19971210	200020	
MX 9810319	A1	19990601	MX 9810319	A	19981207	200058	
TW 411428	A	20001111	TW 98119073	A	19981118	200121	

Priority Applications (No Type Date): US 97988169 A 19971210
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9930294	A1	E	28	G07F-007/10	
AU 9915863	A			G07F-007/10	Based on patent WO 9930294
US 6038552	A			G06F-017/60	
MX 9810319	A1			G06F-007/00	
TW 411428	A			G06K-005/00	

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

Abstract (Basic): WO 9930294 A1
NOVELTY - The user (20) has combined credit and cash cards (22-26) and presents them to vendors (30) for purchases. These flow through the network (50) to debit the relevant credit (56) or cash (54) account. The purchase is **compared** with the aggregate value of the credit limit, plus cash **balance** , less prior transaction **balance** to **determine** if it is permitted. At the end of a month an automatic transfer occurs from the cash account to the credit card to reduce any amount exceeding the credit limit.
USE - Combined credit and cash card
ADVANTAGE - Provides user with single card for cash or credit card transactions and allows cash **balance** to supplement credit limit.
DESCRIPTION OF DRAWING(S) - Payment card
User with combined credit and cash cards (20-26)
Vendor processing cards for payment (30)
Bank network (50)
Processor combining credit limit and cash **balance** for transaction validation (52)
Cash **balance** (54)
Credit card **balances** (56)
pp; 28 DwgNo 1/2
Title Terms: COMBINATION; METHOD; HANDLE; TRANSACTION; COMBINATION; CREDIT; CASH; CARD
Derwent Class: T05; W01
International Patent Class (Main): **G06F-007/00** ; **G06F-017/60** ; G06K-005/00; G07F-007/10
International Patent Class (Additional): **G06F-157/00** ; G07F-007/08
File Segment: EPI

10/5/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX

012530742 **Image available**
WPI Acc No: 1999-336848/199928
XRPX Acc No: N99-252405

User interface for personal online banking system

Patent Assignee: INTUIT INC (INTU-N)
Inventor: ALTEKRUSE C A; BHATT P; SCHRADER J A

Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5903881	A	19990511	US 97869580	A	19970605	199928	B

Priority Applications (No Type Date): US 97869580 A 19970605
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5903881	A		27	G06F-017/60	

Abstract (Basic): US 5903881 A

NOVELTY - The processor operates in conformation with the received transaction instruction information (169) from a financial institution and updates first and second account **balance** of a user selected account in response to new uncleared transaction displayed in a mini-**checkbook** (181) and displays the updated account **balance** concurrently as an online statement (150) in the display.

DETAILED DESCRIPTION - The display of the user interface (140) is separated into three display areas and the first display area the outbox (167) contains the list of transaction instruction selected for the user account. The transaction instruction for the selected account number is transferred to the processor and is removed from the first display area and is displayed together with the uncleared transaction list (180) in a second display area which is the mini- **checkbook** .

The cleaning of the uncleared transaction of the selected account number by the financial institution after a data (174) of last cleared transaction is received and is then removed from the second display area and is displayed in the cleared transaction list concurrently in a third display area which is fitted online statement.

INDEPENDENT CLAIMS are also included for the following:

(a) computer implementation method for integrating **multiple** diverse **transaction** into a single **account** of a user held by a financial institution;

(b) computer readable memory having computer program executable by a processor for producing a user interface of an online banding system.

USE - For integrating key banking tasks and information requirements to perform variety of useful transactions in a bank, a clearing house, an electronic transaction institution, vendors, merchants, billing agencies, brokerages, insurance companies etc.

ADVANTAGE - The integration and simultaneous presentation of three **different** types of **transactions** and two **account balances** in a single user interface presents a complete view of both financial institution data and customer data in one screen. The integrated user interface increases ease of use and reduces both the time taken to perform account management and bill payment. The transactor type interface provides efficient and quick accessing of bill payments and avoids over drafts without having to navigate to multiple user interfaces or engage in multiple time consuming tasks. By including mini- **checkbook** with the online statement, limitations in existing bank centric software products such as the inability to store uncleared transactions entered by the user or to integrate uncleared transaction with the cleared transaction to provide a running **balance** is overcome. Enhances the integration of account information by providing two distinct account **balances** for the user. Provides user with a complete view of the user selected account and allows for integration of account management, bill payment, **checkbook** transactions and **balance determination** all through a single user display and thereby facilitates the user to see the status of all his/her banking

activities with a single glance. The user interface of online banking system supports E-mail based messaging from users to their financial institution or others.

DESCRIPTION OF DRAWING(S) - The figure is an illustration of user interface for online banking systems.

User interface (140)
Online statement (150)
Outbox (167)
Transaction instruction information (169)
Uncleared transaction list (180)
Mini- **checkbook** (181)
pp; 27 DwgNo 7/17

Title Terms: USER; INTERFACE; PERSON; BANK; SYSTEM
Derwent Class: T01; T05; W01
International Patent Class (Main): **G06F-017/60**
International Patent Class (Additional): **G06F-019/00**
File Segment: EPI

10/5/7 (Item 7 from file: 350)

011615729 **Image available**
WPI Acc No: 1998-032857/199803
XRPX Acc No: N98-026339

Integrated financial system for pricing financial instruments - enables financial institutions to price charges to maintain accounts with bank and to set rate of interest to earned or charged to customer

Patent Assignee: CITIBANK NA (CITI-N)
Inventor: ELETTO P A; GOTTESMAN S; GURDUS B; MURTHY J; SANTARIELLO R; SHUMAN D S; SPIVAK M; ELETTO P; SANTARIELLO B; SHUMAN D
Number of Countries: 076 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9745803	A1	19971204	WO 97US8881	A	19970530	199803	B
AU 9732135	A	19980105	AU 9732135	A	19970530	199821	
EP 979474	A1	20000216	EP 97927749	A	19970530	200014	
			WO 97US8881	A	19970530		
US 6049782	A	20000411	US 96655924	A	19960531	200025	
MX 9809920	A1	19990901	MX 989920	A	19981126	200067	

Priority Applications (No Type Date): US 96655924 A 19960531
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9745803	A1	E	44	G06F-017/60	
	Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN				
	Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG				
AU 9732135	A			G06F-017/60	Based on patent WO 9745803
EP 979474	A1	E		G06F-017/60	Based on patent WO 9745803
	Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC NL PT RO SE SI				
US 6049782	A			G06G-007/52	
MX 9809920	A1			G06F-017/60	

Abstract (Basic): WO 9745803 A

The system (104) for use by a financial institution includes software engines which are operated on specially programmed general purpose computers. The engines are sub-systems that generate input and drive another sub-system or the product processors.

The functions of the software engines is to allow pricing to be **determined** based upon the customer's total individual or household (100) relationship to the financial institution. The system includes a rate engine, a pricing engine, a linkage engine, a **balance** engine and

a cycle engine.
USE - Facilitating relationship pricing in connection with single **account** that includes **multiple account** components, including **checking** component, savings component and investment component.
ADVANTAGE - Enables bank to fully consider all dimensions of customer's relationship with bank in setting prices and rates.Allows multiple individuals to share their **balances** for setting charges and setting rates.
Dwg.1/11
Title Terms: INTEGRATE; FINANCIAL; SYSTEM; PRICE; FINANCIAL; INSTRUMENT; ENABLE; FINANCIAL; INSTITUTION; PRICE; CHARGE; MAINTAIN; ACCOUNT; BANK; SET; RATE; INTEREST; CHARGE; CUSTOMER
Derwent Class: T01
International Patent Class (Main): **G06F-017/60** ; G06G-007/52
International Patent Class (Additional): **G06F-017/30** ; **G06F-019/00**
File Segment: EPI

10/5/8 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX

011140760 **Image available**
WPI Acc No: 1997-118684/199711
XRPX Acc No: N97-097827
File different version reconciling **system for distributed file system** - combines **log** entry **from portable memory device and log entry at second** location **to** compare **both modified versions and respective timestamps to** identify **missing entries or conflicting updates**
Patent Assignee: MITSUBISHI ELECTRIC INFORMATION TECHNOLO (MITQ)
Inventor: HOWARD J H
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5600834	A	19970204	US 9361674	A	19930514	199711	B
			US 95417446	A	19950405		

Priority Applications (No Type Date): US 9361674 A 19930514; US 95417446 A 19950405
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5600834	A		28	G06F-015/00	Cont of application US 9361674

Abstract (Basic): US 5600834 A
The system includes a portable memory device transportable between **locations** on which a file version is stored. A **reconciling** device safely permits different versions of a file to be transported from **location** to **location** on the portable memory device. A log is entered into the portable memory device. The log read out on the portable memory device. The log entry from the portable memory device and a log **entry** at a second **location** are **combined** to **compare** both modified versions and respective timestamps to **identify** missing entries or conflicting updates. Actions necessary to synchronise the different versions is **determined** upon the **identification** of different versions of the file.
ADVANTAGE - Informs user of conflicts and gives user option of resolving conflicts instead of resolving it automatically.
Dwg.1/5
Title Terms: FILE; VERSION; SYSTEM; DISTRIBUTE; FILE; SYSTEM; COMBINATION; LOG; ENTER; PORTABLE; MEMORY; DEVICE; LOG; ENTER; SECOND; **LOCATE** ; **COMPARE** ; MODIFIED; VERSION; RESPECTIVE; **IDENTIFY** ; MISS; ENTER; CONFLICT; UPDATE
Derwent Class: T01
International Patent Class (Main): **G06F-015/00**
International Patent Class (Additional): **G06F-007/00**
File Segment: EPI

10/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

009881170 **Image available**
WPI Acc No: 1994-161084/199420
XRPX Acc No: N94-140041

Distributed data processing updating e.g for ATM system - designating first copy at one processor as prim. copy for update, propagating updates of prim. copy to other processors holding sec. copies of data record, and transferring responsibility for prim. copy to other processor

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: SHARMAN G C H; SHARMAN G
Number of Countries: 005 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
GB 2273183	A	19940608	GB 9225455	A	19921204	199420	B
EP 600458	A2	19940608	EP 93119334	A	19931201	199422	
EP 600458	A3	19951102	EP 93119334	A	19931201	199617	
US 5586310	A	19961217	US 93158119	A	19931123	199705	
US 5737738	A	19980407	US 93158119	A	19931123	199821	
			US 96622722	A	19960326		
EP 600458	B1	19990519	EP 93119334	A	19931201	199924	
JP 3066693	B2	20000717	JP 93273657	A	19931101	200039	

Priority Applications (No Type Date): GB 9225455 A 19921204
Cited Patents: No-SR.Pub; 2.Jnl.Ref
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2273183	A		24	G06F-015/40	
EP 600458	A2	E	15	G06F-015/40	
Designated States (Regional): DE FR GB					
EP 600458	A3			G06F-015/40	
US 5586310	A		14	G06F-017/30	
US 5737738	A		14	G06F-017/30	Cont of application US 93158119 Cont of patent US 5586310
EP 600458	B1	E		G06F-017/30	
Designated States (Regional): DE FR GB					
JP 3066693	B2		13	G06F-013/00	Previous Publ. patent JP 6214915

Abstract (Basic): GB 2273183 A

Copies of a data record (310) are stored at data processors (100, 200, 250), and a first copy at a first data processor is designated as the primary copy for update purposes. Updates of the primary copy are propagated to the other data processors holding secondary copies of the data record.

Responsibility for the primary copy from the first data processor is transferred to another data processor, so that the secondary copy at the other processor is then designated as the primary copy of the data record for update purposes. Responsibility for the primary copy is transferred in response to a request (800) from the other processor.

USE/ADVANTAGE - Eg in authorising small cash withdrawals using ATM in which **balance** is updated not more often than every 24 hours, because of high networking and processing costs. Dynamic transfer of ownership or of responsibility for prim. copy allows primary to be **located** at most suitable site at any particular time.

Dwg.6/8

Title Terms: DISTRIBUTE; DATA; PROCESS; UPDATE; ATM; SYSTEM; DESIGNATED; FIRST; COPY; ONE; PROCESSOR; PRIMARY; COPY; UPDATE; PROPAGATE; UPDATE; PRIMARY; COPY; PROCESSOR; HOLD; SEC; COPY; DATA; RECORD; TRANSFER; PRIMARY; COPY; PROCESSOR
Derwent Class: T01
International Patent Class (Main): **G06F-013/00** ; **G06F-015/40** ; **G06F-017/30**
International Patent Class (Additional): **G06F-012/00**
File Segment: EPI

10/5/10 (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX

009383257 **Image available**
WPI Acc No: 1993-076735/199309
XRPX Acc No: N93-058942

Purchase managing device for products and services - uses computer in hand-held unit to allow entry and processing of requirements, and electronic communication with external devices

Patent Assignee: GERBAULET J (GERB-I)
Inventor: GERBAULET J
Number of Countries: 019 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9303447	A1	19930218	WO 92FR778	A	19920807	199309	B
FR 2680255	A1	19930212	FR 9110168	A	19910809	199315	
EP 598838	A1	19940601	EP 92918479	A	19920807	199421	
			WO 92FR778	A	19920807		
EP 598838	B1	19951025	EP 92918479	A	19920807	199547	
			WO 92FR778	A	19920807		
DE 69205686	E	19951130	DE 605686	A	19920807	199602	
			EP 92918479	A	19920807		
			WO 92FR778	A	19920807		
ES 2081627	T3	19960316	EP 92918479	A	19920807	199618	
US 5544040	A	19960806	WO 92FR778	A	19920807	199637	
			US 94193100	A	19940630		

Priority Applications (No Type Date): FR 9110168 A 19910809
Cited Patents: 2.Jnl.Ref; EP 338770; GB 2216691; WO 8502700
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9303447	A1	F	29	G06F-015/24	
Designated States (National): CA JP US					
Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL SE					
EP 598838	A1	F	29	G06F-015/24	Based on patent WO 9303447
Designated States (Regional): BE CH DE ES FR GB IT LI NL					
EP 598838	B1	F	15	G06F-017/60	Based on patent WO 9303447
Designated States (Regional): BE CH DE ES FR GB IT LI NL					
DE 69205686	E			G06F-017/60	Based on patent EP 598838
					Based on patent WO 9303447
ES 2081627	T3			G06F-017/60	Based on patent EP 598838
US 5544040	A		10	G06F-019/00	Based on patent WO 9303447
FR 2680255	A1			G06F-013/38	

Abstract (Basic): WO 9303447 A

The purchasing management device has a computer housed in a hand-held box with a keyboard (16,17) and display panel (19) on the front. Items to be purchases are entered at the keyboard, and prices displayed and totalled.

The computer can generate repeated purchase lists together with pricing, and **compare** expenses against budgets. Lists can be **compared**, and repeated items detected and deleted. The order can be printed out (14) or electronically transferred to other devices.

USE/ADVANTAGE - Allows interactive user control of purchase transactions, between vendor and purchaser.

Dwg.3/12

Title Terms: PURCHASE; MANAGE; DEVICE; PRODUCT; SERVICE; COMPUTER; HAND; HELD; UNIT; ALLOW; ENTER; PROCESS; REQUIRE; ELECTRONIC; COMMUNICATE; EXTERNAL; DEVICE
Derwent Class: T01; T04; T05
International Patent Class (Main): **G06F-013/38 ; G06F-015/24 ; G06F-017/60 ; G06F-019/00**
International Patent Class (Additional): **G06F-015/21**
File Segment: EPI

10/5/11 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX

008748256 **Image available**
WPI Acc No: 1991-252273/199134
XRPX Acc No: N91-192276
Conducting trading transactions with portable trading stations - receiving transaction data from personal transaction stations operated by traders and sends back verification **info.**
Patent Assignee: KRAMER R M (KRAM-I)
Inventor: KRAMER R M
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5038284	A	19910806	US 88157963	A	19880217	199134	B

Priority Applications (No Type Date): US 88157963 A 19880217

Abstract (Basic): US 5038284 A
The system for processing open outcry **transactions** between opposing traders has **several** portable **transaction** station for converting manually entered data relating to the open outcry transactions into first transmissible signals and transmitting the first signals, and for receiving second signals and converting the second signals into visually perceptible displays. Information relating to transactions is produced and host receives and processes the signals and for transmitting the second signals. The host includes a processor for **reconciling** first signals representing agreed buy and sell transaction data entered by traders with first signals representing agreed buy and sell transaction data entered by opposing traders.
Correspondence between the agreed buy and sell transaction data entered by traders with agreed buy and sell transaction data entered by opposing traders is **determined** . The host transmits second signals relating to the correspondence to the portable transaction stations. The host transmits data relating to the transactions in real time. The signals respectively include portions **identifying** traders and opposing traders in agreed transactions. The second signals include portions **identifying** traders and opposing traders to whom the second signals are transmitted.
Dwg.7/23
Title Terms: CONDUCTING; TRADE; TRANSACTION; PORTABLE; TRADE; STATION; RECEIVE; TRANSACTION; DATA; PERSON; TRANSACTION; STATION; OPERATE; SEND; BACK; **VERIFICATION**
Derwent Class: T01
International Patent Class (Additional): **G06F-015/20**
File Segment: EPI

10/5/12 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX

008644862 **Image available**
WPI Acc No: 1991-148892/199120
XRPX Acc No: N91-114280
High-speed power encode module - relating to impact print power encoders such as can be used to process financial documents in a bank
Patent Assignee: UNISYS CORP (BURS)
Inventor: BERKOBEN K; DRAGON T; HYLAN J; MERCHANT P; REYNOLDS R; MCCARTHY P
Number of Countries: 016 Number of Patents: 012
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 9106069	A	19910502				199120	B
US 5021673	A	19910604	US 89419423	A	19891010	199125	
US 5021676	A	19910604	US 89419571	A	19891010	199125	
US 5027702	A	19910702	US 89419357	A	19891010	199129	
EP 448706	A	19911002	EP 90916946	A	19901004	199140	
US 5084626	A	19920128	US 91649642	A	19910204	199207	
US 5105363	A	19920414	US 89419050	A	19891010	199218	

US 5120977	A	19920609	US 89419571	A	19891010	199226
			US 91656649	A	19910219	
US 5274242	A	19931228	US 89419571	A	19891010	199401
			US 91656649	A	19910219	
			US 92821519	A	19920103	
US 5313071	A	19940517	US 89419357	A	19891010	199419
			US 91691892	A	19910426	
			US 92976912	A	19921116	
US 5352900	A	19941004	US 89419571	A	19891010	199439
			US 91656649	A	19910219	
			US 92821519	A	19920103	
			US 93108142	A	19930816	
WO 9106069	A3	19910822	WO 90US5674	A	19901004	199508

Priority Applications (No Type Date): US 89419571 A 19891010; US 89419050 A 19891010; US 89419343 A 19891010; US 89419357 A 19891010; US 89419364 A 19891010; US 89419423 A 19891010; US 91649642 A 19910204; US 91656649 A 19910219; US 92821519 A 19920103; US 91691892 A 19910426; US 92976912 A 19921116; US 93108142 A 19930816
Cited Patents: NoSR.Pub; 2.Jnl.Ref; EP 317932; FR 2508205; JP 57145750; JP 61124459; US 3501236; US 3815102; US 3848192
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 9106069	A				
Designated States (National): CA JP KR					
Designated States (Regional): AT BE CH DE DK ES FR GB IT LU NL SE					
EP 448706	A				
Designated States (Regional): DE FR GB					
US 5105363	A		28		
US 5120977	A		33	G01N-009/04	Div ex application US 89419571
					Div ex patent US 5021676
US 5274242	A		33	G01N-009/04	Div ex application US 89419571
					Div ex application US 91656649
					Div ex patent US 5021676
					Div ex patent US 5120977
US 5313071	A		29	G01N-021/86	Div ex application US 89419357
					Div ex application US 91691892
					Div ex patent US 5027702
US 5352900	A		32	G01N-021/86	Div ex application US 89419571
					Div ex application US 91656649
					Div ex application US 92821519
					Div ex patent US 5021676
					Div ex patent US 5120977
					Div ex patent US 5274242

Abstract (Basic): WO 9106069 A

The document-transport array advances prescribed documents along a prescribed path past one or several Process-Stations. A document-skew sensing device comprises a spaced pair of like area photo sensors and associated irradiation apparatus bracketing the path. Each photosensor is arranged and adapted to output a prescribed signal whose magnitude is a measure of the degree to which an intervening document obscures it.

A precisely **balanced** impact hammer mechanism avoids unbalanced print results using alignment characters mixed in with the dies on a print-drum.

USE/ADVANTAGE - For optical character **recognition** . Improved imaging. (2pp Dwg.No.3/19)

Title Terms: HIGH; SPEED; POWER; ENCODE; MODULE; RELATED; IMPACT; PRINT; POWER; ENCODE; CAN; PROCESS; FINANCIAL; DOCUMENT; BANK
Derwent Class: Q36; T04; T05
International Patent Class (Main): G01N-009/04; G01N-021/86
International Patent Class (Additional): B65H-007/02; B65H-009/20; B65H-023/03; G01N-040/14; **G06F-015/46** ; G06K-013/06
File Segment: EPI; EngPI

10/5/13 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

008351737 **Image available**
WPI Acc No: 1990-238738/199031
XRPX Acc No: N90-185143
Automated investment fund accounting system - represents each transaction by dollar amount and unit amount having variable relationship
Patent Assignee: TESSERACT CORP (TESS-N)
Inventor: BEAMAN K V; DURBIN G L; HEMMERT M J; JOHNSON M C; WILLEY S A
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 4933842	A	19900612	US 88162399	A	19880229	199031	B

Priority Applications (No Type Date): US 88162399 A 19880229

Abstract (Basic): US 4933842 A
A computerised investment plan accounting system manages data for investment plans with multiple participants and **multiple** investment funds. When a **transaction** is entered, one side of the transaction (either units or dollars) may be flagged as pended. When the unit value for the fund is **determined** and stored, the pended side is calculated, stored, dated, and flagged as fixed.
Investment fund **balances** are accumulated by posting the transactions to investment fund accounts. Individual participant fund **balances** are **determined** by accumulating transactionn data in a multi-dimensional matrix. The participant fund **balances** are combined fro all participants, and the combined totals are **compared** to the investment fund **balances** .
ADVANTAGE - Allows for the presence of time-variant values in data base while maintaining complete accounting controls. (14pp Dwg.No. 4a/7
Title Terms: AUTOMATIC; INVESTMENT; FUND; ACCOUNT; SYSTEM; REPRESENT; TRANSACTION; DOLLAR; AMOUNT; UNIT; AMOUNT; VARIABLE; RELATED
Derwent Class: T01
International Patent Class (Additional): **G06F-015/30**
File Segment: EPI

10/5/14 (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX

007579995
WPI Acc No: 1988-213927/198831
XRPX Acc No: N88-163164
Electronic calendering method for data processing system - using automatic interactive reconciliation **of updated entries on master to reflect correct event status**
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC); IBM CORP (IBMC)
Inventor: CREE C M N; LANDRY G J; SCULLY K J; SINGH H S; CREE C M
Number of Countries: 006 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
EP 276426	A	19880803	EP 87118156	A	19871208	198831	B
BR 8800363	A	19880920				198842	
US 4866611	A	19890912	US 878249	A	19870129	198946	
EP 276426	B1	19931118	EP 87118156	A	19871208	199346	
DE 3788210	G	19931223	DE 3788210	A	19871208	199401	
			EP 87118156	A	19871208		

Priority Applications (No Type Date): US 878249 A 19870129
Cited Patents: 5.Jnl.Ref; A3...9020; FR 2555336; JP 57111656; No-SR.Pub; US 4162610
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 276426	A	E	38		

Designated States (Regional): DE FR GB IT

US 4866611 A 22
EP 276426 B1 E 41 G06F-015/02
Designated States (Regional): DE FR GB IT
DE 3788210 G G06F-015/02 Based on patent EP 276426

Abstract (Basic): EP 276426 A
The electronic calendering method establishes data structures for storage of data entered interactively by the calendar owner when an event (e.g. meeting) involving a number of other calendar owners is arranged. The interactive terminal incorporates a processing unit (11) with a DOS program stored in its memory (13), to which applications programs may be transferred from a disc storage unit (19).
Entries in machine-readable copies of the calendar are **compared** at corresp. time slots, and transferred from one copy to the other if no conflict is found. The calendar owner is presented with any conflicting entries, to be selected for copying.
USE - In system where interactive work station maintains electronic calendar comprising data structures for individual definition of entries **identified** uniquely by contents of predetermined field.
Title Terms: ELECTRONIC; CALENDER; METHOD; DATA; PROCESS; SYSTEM; AUTOMATIC ; INTERACT; UPDATE; ENTER; MASTER; REFLECT; CORRECT; EVENT; STATUS
Derwent Class: T01
International Patent Class (Main): **G06F-015/02**
International Patent Class (Additional): **G06F-007/00 ; G06F-015/21**
File Segment: EPI

10/5/15 (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX

007443940 **Image available**
WPI Acc No: 1988-077874/198811
XRPX Acc No: N88-059092
Automated postage transaction system using microprocessor card - dispenses article of value debits IC card balance **, and executes handshake** recognition **procedure prior to carrying out requested transaction**
Patent Assignee: WRIGHT C B (WRIG-I); WRIGHT TECHNOLOGIES LTD (WRIG-N); PITNEY BOWES INC (PITB); WRIGHT TECHNOLOGIES LP (WRIG-N); WRIGHT TECHNOLOGIES (WRIG-N)
Inventor: BRISTOW S D; WRIGHT C B; BRISTOW S; WRIGHT C
Number of Countries: 020 Number of Patents: 030
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 8801818	A	19880310	WO 87US2183	A	19870901	198811	B
AU 8779612	A	19880324				198825	
NO 8801800	A	19880815				198838	
EP 294397	A	19881214	EP 87905893	A	19870901	198850	
BR 8707450	A	19881206				198903	
FI 8802047	A	19880502				198906	
US 4802218	A	19890131	US 86935244	A	19861126	198907	
DK 8802288	A	19880617				198913	
JP 1500863	W	19890323	JP 87505498	A	19870901	198918	
US 4864618	A	19890905	US 88258395	A	19881017	198945	
US 4900903	A	19900213	US 88258579	A	19881017	199013	
US 4900904	A	19900213	US 88258517	A	19881017	199013	
CA 1296809	C	19920303				199215	
CA 1320578	C	19930720	CA 545815	A	19870901	199335	
CA 1326911	C	19940208	CA 545815	A	19870901	199411	
			CA 615941	A	19901123		
FI 92781	B	19940915	WO 87US2183	A	19870901	199437	
			FI 882047	A	19880502		
EP 619563	A1	19941012	EP 87905893	A	19870901	199439	
			EP 94101532	A	19870901		
EP 619564	A1	19941012	EP 87905893	A	19870901	199439	
			EP 94101533	A	19870901		

EP 619565	A1	19941012	EP 87905893	A	19870901	199439
			EP 94101534	A	19870901	
EP 294397	B1	19950104	EP 87905893	A	19870901	199506
			WO 87US2183	A	19870901	
DE 3750958	G	19950216	DE 3750958	A	19870901	199512
			EP 87905893	A	19870901	
			WO 87US2183	A	19870901	
CA 1335839	C	19950606	CA 545815	A	19870901	199530
			CA 615942	A	19901123	
EP 740275	A2	19961030	EP 94101532	A	19870901	199648
			EP 96111608	A	19870901	
NO 300660	B1	19970630	WO 87US2183	A	19870901	199733
			NO 881800	A	19880425	
EP 619565	B1	19971105	EP 87905893	A	19870901	199749
			EP 94101534	A	19870901	
EP 619564	B1	19971119	EP 87905893	A	19870901	199751
			EP 94101533	A	19870901	
DE 3752138	G	19971211	DE 3752138	A	19870901	199804
			EP 94101534	A	19870901	
DE 3752146	G	19980102	DE 3752146	A	19870901	199806
			EP 94101533	A	19870901	
EP 619563	B1	19990107	EP 87905893	A	19870901	199906
			EP 94101532	A	19870901	
			EP 96111608	A	19870901	
DE 3752247	G	19990218	DE 3752247	A	19870901	199913
			EP 94101532	A	19870901	

Priority Applications (No Type Date): US 86935244 A 19861126; US 86903379 A 19860902; US 88258395 A 19881017; US 88258517 A 19881017

Cited Patents: EP 161181; US 4024113; US 4193131; US 4211919; US 4224666; US 4256955; US 4295039; US 4471216; US 4630201; US 4637051; US 4638120; EP 11721; EP 132782; EP 154972; EP 172561; US 3990558; US 4168533; EP 172670; GB 2066540; US 4320387; US 4454414; WO 8303018; WO 8603869; DE 3435697; EP 115904; EP 137737; EP 155671; EP 18116; US 4430716

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 8801818	A	E	68		
Designated States (National): AU BR DK FI JP KR NO SE					
Designated States (Regional): AT BE CH DE FR IT LU NL SE					
EP 294397	A	E		H04L-009/00	
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
US 4802218	A		26		
US 4864618	A		23		
US 4900903	A		22		
US 4900904	A		23		
CA 1326911	C			G06K-019/06	Div ex application CA 545815
FI 92781	B			H04L-009/00	Previous Publ. patent FI 8802047
EP 619563	A1	E	38	G07B-017/00	Related to application EP 87905893
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
EP 619564	A1	E	36	G07B-017/00	Related to application EP 87905893
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
EP 619565	A1	E	38	G07B-017/00	Related to application EP 87905893
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
EP 294397	B1	E	44	H04L-009/00	Based on patent WO 8801818
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
DE 3750958	G			H04L-009/00	Based on patent EP 294397
					Based on patent WO 8801818
CA 1335839	C			G06K-019/06	Div ex application CA 545815
EP 740275	A2	E	24	G07B-017/00	Div ex application EP 94101532
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
NO 300660	B1			H04L-009/00	Previous Publ. patent NO 8801800
EP 619565	B1	E	27	G07B-017/00	Div ex application EP 87905893
					Div ex patent EP 294397
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
EP 619564	B1	E	26	G07B-017/00	Div ex application EP 87905893
					Div ex patent EP 294397
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE					
DE 3752138	G			G07B-017/00	Based on patent EP 619565

DE 3752146	G	G07B-017/00	Based on patent EP 619564
EP 619563	B1 E	G07B-017/00	Div ex application EP 87905893 Related to application EP 96111608 Div ex patent EP 294397 Related to patent EP 740275
Designated States (Regional): AT BE CH DE FR GB IT LI LU NL SE			
DE 3752247	G	G07B-017/00	Based on patent EP 619563
CA 1320578	C	H04L-009/00	

Abstract (Basic): WO 8801818 A

The automated transaction system has a user card having a microprocessor mounted in it and a data output device. A transaction terminal includes a user card receiver, and device for forming an operative connection with the card data output device. The transaction terminal has a valve dispenser operated independently. A data communication path is established between the card microprocessor of the user card inserted in the transaction terminal and the dispensing section microprocessor of the valve dispensing section.

Both the user card microprocessor and the dispensing section microprocessor have security programs incorporated in them. The programs execute a handshake procedure between the microprocessors and preent operation of the valve dispensing section from dispensing an item of valve until the handshake procedure has been completed and the validity of the user card and of the valve dispenser for executing the valve dispensing operation is confirmed.

USE/ADVANTAGE - For postage metering machines. Prevents card counterfeiting and credit fraud, prevents completion of requested transaction unless secure handshake is executed, high flexibility in range of postal products and services offered.

Dwg.1/12

Title Terms: AUTOMATIC; POSTAGE; TRANSACTION; SYSTEM; MICROPROCESSOR; CARD; DISPENSE; ARTICLE; VALUE; DEBIT; IC; CARD; **BALANCE** ; EXECUTE; HANDSHAKE; **RECOGNISE** ; PROCEDURE; PRIOR; CARRY; REQUEST; TRANSACTION

Index Terms/Additional Words: **INTEGRATE** ; **CIRCUIT** ; POINT; SALE

Derwent Class: T04; T05; W01

International Patent Class (Main): G06K-019/06; G07B-017/00; H04L-009/00

International Patent Class (Additional): **G06F-007/08** ; **G06F-015/30** ; G06K-005/00; G07F-007/10; G07F-017/26; G07F-019/00

File Segment: EPI

10/5/16 (Item 16 from file: 350)

007338029

WPI Acc No: 1987-335035/198747

XRPX Acc No: N87-250812

Security file system for portable data carrier - has on-board computer and alterable memory to allow multiple files with their own passwords to exist without conflict

Patent Assignee: AMERICAN TELEPHONE & TELEGRAPH CO (AMTT)

Inventor: ANDERL C E; FRANKEL O; ZAHIVI A; ANDERL E C; ANDREL E C

Number of Countries: 015 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 8707061	A	19871119	WO 87US911	A	19870420	198747	B
EP 267259	A	19880518	EP 87903504	A	19870420	198820	
JP 63503335	W	19881202	JP 87503158	A	19870420	198903	
US 4816653	A	19890328	US 86863975	A	19860516	198915	
US 4882474	A	19891121	US 88153294	A	19880205	199005	
CA 1287919	C	19910820				199138	
EP 267259	B1	19920722	EP 87903504	A	19870420	199230	
			WO 87US911	A	19870420		
DE 3780571	G	19920827	DE 3780571	A	19870420	199236	
			EP 87903504	A	19870420		
			WO 87US911	A	19870420		
KR 9207410	B1	19920831	WO 87US911	A	19870420	199406	

Priority Applications (No Type Date): US 86863975 A 19860516
Cited Patents: 2.Jnl.Ref; EP 114773; EP 152024; EP 190733; US 4211919; WO 8707060
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 8707061	A	E	32		
Designated States (National): JP KR					
Designated States (Regional): AT BE CH DE FR GB IT LU NL SE					
EP 267259	A	E			
Designated States (Regional): AT BE CH DE FR GB IT LI NL SE					
US 4816653	A		19		
US 4882474	A		19		
EP 267259	B1	E	23	G07F-007/10	Based on patent WO 8707061
Designated States (Regional): AT BE CH DE FR GB IT LI NL SE					
DE 3780571	G			G07F-007/10	Based on patent EP 267259
					Based on patent WO 8707061
KR 9207410	B1			G06K-019/06	

Abstract (Basic): WO 8707061 A

The card (10) interfaces with an application station (18) via a card reader and writer (15). The application software resides in the station and enables retrieval and modification of the information stored in the memory (115) of the card, when accompanied by an appropriate password. A separate password is required for gaining access to each of designated levels of interaction between the card and the associated station.

Additional restrictions such as requiring an additional password for writing to a file and also allowing a user logged in at a particular security level to only append information to a file may be imposed in accordance with file security on the card.

ADVANTAGE - Allows storage of **many account** numbers and **balances** of **transactions** with **multiple** security access levels.

Title Terms: SECURE; FILE; SYSTEM; PORTABLE; DATA; CARRY; BOARD; COMPUTER; ALTER; MEMORY; ALLOW; MULTIPLE; FILE; PASSWORD; EXIST; CONFLICT
Derwent Class: T04; T05
International Patent Class (Main): G06K-019/06; G07F-007/10
International Patent Class (Additional): **G06F-012/14** ; **G06F-015/21** ; G06K-017/00
File Segment: EPI

10/5/17 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX

007238433
WPI Acc No: 1987-235441/198733
XRPX Acc No: N87-176152

Data terminal e.g. cash register identifying **authorised operation - has apertures position in rear wall of till sensed by switches using spring loaded plunger projecting through apertures**

Patent Assignee: NCR CORP (NATC)
Inventor: MEYERS T J
Number of Countries: 006 Number of Patents: 007
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 8704832	A	19870813	WO 87US96	A	19870120	198733	B
EP 256086	A	19880224	EP 87901182	A	19870120	198808	
US 4752874	A	19880621	US 86824495	A	19860131	198827	
JP 63502625	W	19880929	JP 87501215	A	19870120	198845	
CA 1259703	A	19890919				198943	
EP 256086	B	19901107				199045	
DE 3766038	G	19901213				199051	

Priority Applications (No Type Date): US 86824495 A 19860131
Cited Patents: 1.Jnl.Ref; DE 3140529; DE 3227416; EP 121332; JP 50541504; US 4100534; WO 7900514; JP 55041504; WO 9000514

Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
WO 8704832   A E 17
   Designated States (National): JP
   Designated States (Regional): DE FR GB
EP 256086   A E
   Designated States (Regional): DE FR GB
US 4752874   A   9
EP 256086   B
   Designated States (Regional): DE FR GB

Abstract (Basic): WO 8704832 A
The authorised operation **identification** method includes entering in the terminal a first code **identifying** the operator and reading a second codes carried by and **identifying** the receptacle by a sensor in the terminal. The second code is **compared** with a list of valid codes associated with the operator **identified** by the first code. The first code is also **compared** with a list of valid codes.
The receptacle is movable between open and closed positions and the second code is read during movement of the receptacle relative to a fixed portion of the terminal. The second code is read by a switch arranged to sense at least oe aperture formed in the receptacle.
ADVANTAGE - Enables close control of operation
Title Terms: DATA; TERMINAL; CASH; REGISTER; **IDENTIFY** ; AUTHORISE; OPERATE ; APERTURE; POSITION; REAR; WALL; TILL; SENSE; SWITCH; SPRING; LOAD; PLUNGE; PROJECT; THROUGH; APERTURE
Derwent Class: T05
International Patent Class (Additional): **G06F-003/12** ; G07G-001/00
File Segment: EPI

10/5/18 (Item 18 from file: 347)
DIALOG(R)File 347:JAPIO

05860456 **Image available**
USER LIMITING METHOD IN ELECTRONIC ACCOUNT SETTLEMENT SYSTEM

PUB. NO.: 10-143556 [JP 10143556 A]
PUBLISHED: May 29, 1998 (19980529)
INVENTOR(s): OCHIAI YUJI
APPLICANT(s): U CARD KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-298826 [JP 96298826]
FILED: November 11, 1996 (19961111)
INTL CLASS: [6] **G06F-017/60**
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)

ABSTRACT

PROBLEM TO BE SOLVED: To limit a user and to secure high security by making a **balance** /user management center allow account settlement when the final history information of a user file and the final history information of a data base are **matching** .

SOLUTION: At the time of receiving a user authentication message and **recognizing** that a user ID and an electronic signature are normal, the management device 41 of a management center 14 confirms the history information of the received message by reading the final history information from a file corresponding to the user inside the data base 42 and **comparing** it with the received message. Then, in the case that a confirmed result is normal, the management device 41 allows the **account** settlement accompanying **various** electronic business **transactions** by the user. Thereafter, at the time of confirming that the user is provided with a **balance** at the point of time of the account settlement, the management device 41 executes the electronic signature to the new **balance** information, records it in the file inside the data base 42 as the final history information and sends it through a network 13 to a pertinent terminal 11A. As a result, the history information of the user file is

updated.

10/5/19 (Item 19 from file: 347)
DIALOG(R)File 347:JAPIO

04899059 **Image available**
DATA CONVERSION DEVICE

PUB. NO.: 07-191659 [JP 7191659 A]
PUBLISHED: July 28, 1995 (19950728)
INVENTOR(s): OGIKUBO TOMOFUMI
KURITA MASAYOSHI
YASUTAKA MIWA
UCHIDA MAYUMI
YAMAGUCHI FUMIO
OKA SHINJI
APPLICANT(s): TOSHIBA CORP [000307] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 05-348511 [JP 93348511]
FILED: December 27, 1993 (19931227)
INTL CLASS: [6] G09G-005/32; **G06F-017/21**
JAPIO CLASS: 44.9 (COMMUNICATION -- Other); 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R011 (LIQUID CRYSTALS)

ABSTRACT

PURPOSE: To automatically **match** respective inputted data with each other or the input data with display or print output data.

CONSTITUTION: This device is provided with a table 125 wherein Japanese/Western character **balance** adjustment value data are **registered** by **combinations** of kinds of respective Japanese and Western character fonts and when a text editing process part 121 passes respective Japanese and Western character fonts that a user specifies to a Japanese and Western character **balance** adjustment part 124, Japanese and Western character **balance** adjustment value data **determined** by the combination of the font kinds are retrieved in the table 125 by a Japanese and Western character **balance** adjustment part 124 and returned to the text editing process part 121. The text editing process part 121 adjusts the font size ratio of Japanese and Western characters constituting a Japanese/Western character mixed document and the position relation between the Japanese characters and Western characters to values **matching** the combination of the font kinds according to the Japanese and Western character **balance** adjustment value data.

10/5/20 (Item 20 from file: 347)
DIALOG(R)File 347:JAPIO

04487485 **Image available**
CHECK PROCESSING METHOD FOR CIPHER CODE AT TIME OF TRANSACTION

PUB. NO.: 06-131385 [JP 6131385 A]
PUBLISHED: May 13, 1994 (19940513)
INVENTOR(s): MATSUSHITA MIKIO
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 04-277606 [JP 92277606]
FILED: October 16, 1992 (19921016)
INTL CLASS: [5] **G06F-015/30** ; G07D-009/00
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4 (PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD:R087 (PRECISION MACHINES -- Automatic Banking)
JOURNAL: Section: P, Section No. 1785, Vol. 18, No. 429, Pg. 22, August 10, 1994 (19940810)

ABSTRACT

PURPOSE: To improve an operability viewed from a customer by **checking** a cipher code without performing a communication with a center by **comparing** the cipher code inputted at first with the cipher code inputted since the second time by a transaction device.

CONSTITUTION: For example, at the time of the transaction in which a cipher code input is operated **plural** times such as a payment **transaction** after a **balance** inquiry, the first cipher code **check** is operated by a center 2, and the inputted cipher code is stored in a transaction device (for example, automatic money paying and receiving machine) 1. Then, at the time of receiving a transaction permission signal from a center 1 by the first communication with the center 2, the cipher code inputted at first is **recognized** as the correct one, and at the time of the input of the cipher code since the second time, the cipher code inputted by a customer is **compared** and collated with the stored cipher code. Therefore, at the time of the input of the cipher code since the second time, it is not necessary to communicate with the center 2 every time just like convention, an input response to the customer can be fastened, and the operability viewed from the customer can be improved.

04495179 SUPPLIER NUMBER: 08291103 (THIS IS THE FULL TEXT)
Reconciling accounts the automated way.
Kreminec, Kathleen E.
Best's Review - Life-Health Insurance Edition, v90, n9, p82(3)
Jan, 1990
ISSN: 0005-9706 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 1424 LINE COUNT: 00119

TEXT:

Reconciling Accounts the Automated Way

During the past decade, technology-driven service initiatives, ranging from automatic teller machines to voice-activated telephone response systems, have escalated public expectations for services delivered by financial institutions. With increasing frequency, automation is the answer to maximizing operational efficiencies, enhancing service capacity and gaining a competitive edge.

Two key business areas that often are overlooked in the drive to automate are abandoned-property tracking and reporting and reconciliation of checking accounts, cash transactions deposits, letters of credit and miscellaneous expenses. However, by automating these functions, our company projects an annual savings of more than $100,000--and a substantial improvement in customer service.

Traditionally, reconciliation has been a labor-intensive operation requiring a rather large staff to manually match the corporate transaction listing with a list of transactions recorded by the bank. Besides being slow and costly, this manual "ticking and flicking" operation is subject to human error. In addition, because the process is so repetitive and boring, staff turnover is a big problem.

In our department, 10 people were employed to manually reconcile the 300,000 checks and thousands of other transactions generated monthly by three business divisions and five subsidiaries through 12 accounts at various banks. Even through 10 of our largest checking accounts were computerized, the program was limited to taking issued checks from our computer systems and matching them with paids provided by the banks' systems.

More important than the drain manual reconcilement had on labor resources was the delay it caused in customer service. The company received at least 50 calls daily from policyholders inquiring about checks due them. Under the old system we had to research such inquiries manually and follow up with policyholders.

A policyholder might call, for example, saying he had not received an expected claim check. To determine the status of the check, we first reviewed our issue records to determine whether, and when, the check was written. If it had been issued, we then examined the most recent reconciliation report to see if the check had been cashed. If not, we referred to the last bank statement not yet processed through the reconciliation system. If the check had not been cashed as of that point, we called the bank for an update from the date of the last statement.

All of this research meant that our response to policyholders sometimes was delayed for 24 hours or more. Today's public expects virtually instantaneous service from financial institutions, and the delay caused by these steps was unacceptable.

To improve the situation, our alternatives included enhancing the existing check-matching software, developing an entirely new system in-house and installing an off-the-shelf, vendor-supplied system. A careful cost analysis revealed that the in-house alternatives were too expensive and time-consuming to be practical: just enhancing our old system would have cost approximately $50,000.

Another disadvantage to the in-house approach was that we wanted to implement a solution as soon as possible. We needed a system that provided flexible reporting, was user-friendly and allowed the financial staff to control the system with minimal data processing assistance.

After carefully reviewing vendor proposals, we selected three automation systems from DISC, a NYNEX company in Baltimore, Md.: DISC ARP

(Account Reconcilement Package) to automate check reconciliation, DISC RECON-Plus for reconciling all non-check items and DISC APECS (Abandoned Property Escheatment and Compliance System) to handle abandoned property tracking and reporting.

AUTOMATIC MATCHING

To improve control over all reconcilement processes, we arranged for our paid check data on magnetic tape to be input directly to the account-reconcilement program; matching then is done automatically for all accounts. The system also generates a variety of reports automatically, including a list of outstanding checks and a list of checks paid but not listed in our records as having been issued.

Previously, when we reconciled manually on a monthly basis, we were not able to monitor these situations on a timely basis, and they sometimes resulted in losses. The new reports and strengthened controls, however, allow us to review items before they are formally accepted by the bank.

The reconcilement package also offers an on-line stop function that allows us to monitor our banks' stop-payment function. If checks that should have been stopped are erroneously honored, we can identify these items in time to notify the banks.

Other on-line inquiry capabilities of the account-reconcilement package let our customer service representatives resolve policyholder questions quickly, eliminating the need for time-consuming research. With this feature, policyholders can be apprised in minutes of the status of claim checks.

Reconciliation of noncheck items, including wire transfers, deposits, cash withdrawals, Automated Clearing-house transactions, and miscellaneous debits and credits, are handled by a separate software package that automatically matches transactions by variable criteria established by the reconciliation staff. Typical matching criteria include dollar amount, posting date, available date, transaction type, serial number or other user-specified information. Transactions also can be matched by conditional statements.

In addition, this software allows matching multiple transactions to a summary transaction, thereby reducing the number of unmatched items that require research. Items that cannot be reconciled automatically are then reported as unmatched and become available for on-line inquiry and manual matching. In the future, we intend to expand the capabilities of this system for maintaining and controlling various suspense accounts.

TOO LABOR--INTENSIVE

Like noncheck reconciliation, abandoned-property reporting of checks issued but not cashed used to be a totally manual process which we tracked with separate index cards for each such check. Originally, to meet annual state reporting requirements, we scanned every index card to find those items meeting the required criteria.

To improve this situation somewhat, we developed a PC-based system to facilitate the sorting process. While this program provided all items for a given state that met established criteria, reports could not be generated in all of the formats required by states. Also, we could not provide data on magnetic tape, as sometimes is required.

In addition, as was the case with check reconciliation, the process was so labor-intensive that follow-up with policyholders who had not cashed issued checks was slow. From the time the check was issued until the time of follow-up, addresses might have changed and forwarding orders expired, often making it impossible to locate the rightful owners of the abandoned property. In these situations, the funds were remitted to the state in accordance with state statutes.

Part of the slow response problem was due to the fact that the old check reconciliation systems did not maintain payee address, Social Security number or the policy number associated with each check issued and outstanding. As this information was needed to follow up on old outstanding checks, manual investigation into policy files was necessary.

With the new software, however, this information for issued but outstanding checks is maintained on our account reconcilement package, ready for transmission to the abandoned-property reporting system. Search letters for follow-up can then be generated automatically as needed with no manual research. This system has substantially improved our ability to return potential abandoned property to its rightful owners--our policyholders--instead of remitting such funds to the state.

Our automated reconcilement and reporting systems also have provided cost benefits, including a 25% reduction in reconciliation staff, as well as time savings in other departments where policyholder questions can be resolved directly and without the assistance of reconciliation staff. As a result, we expect total system payback in less than two years. As the financial side of our business increasingly is measure in terms of fractions of basis points, the service side increasingly is evaluated in minutes. Meeting that challenge requires looking for efficiencies at every point of the service process. Streamlining all aspects of the account reconciliation and abandoned-property reporting processes might easily be overlooked, but in today's competitive environment, it must not be ignored.

KATHLEEN E. KREMINEC, CPA, is associate director of financial services at Massachusetts Mutual Life, Springfield, Mass.

INDUSTRY CODES/NAMES: INSR Insurance and Human Resources
DESCRIPTORS: Insurance industry--Automation; Accounting--Automation; Insurance--Finance
SIC CODES: 6300 INSURANCE CARRIERS
FILE SEGMENT: TI File 148